FREE!

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The Carmel Pine Cone

and Carmel Valley Outlook

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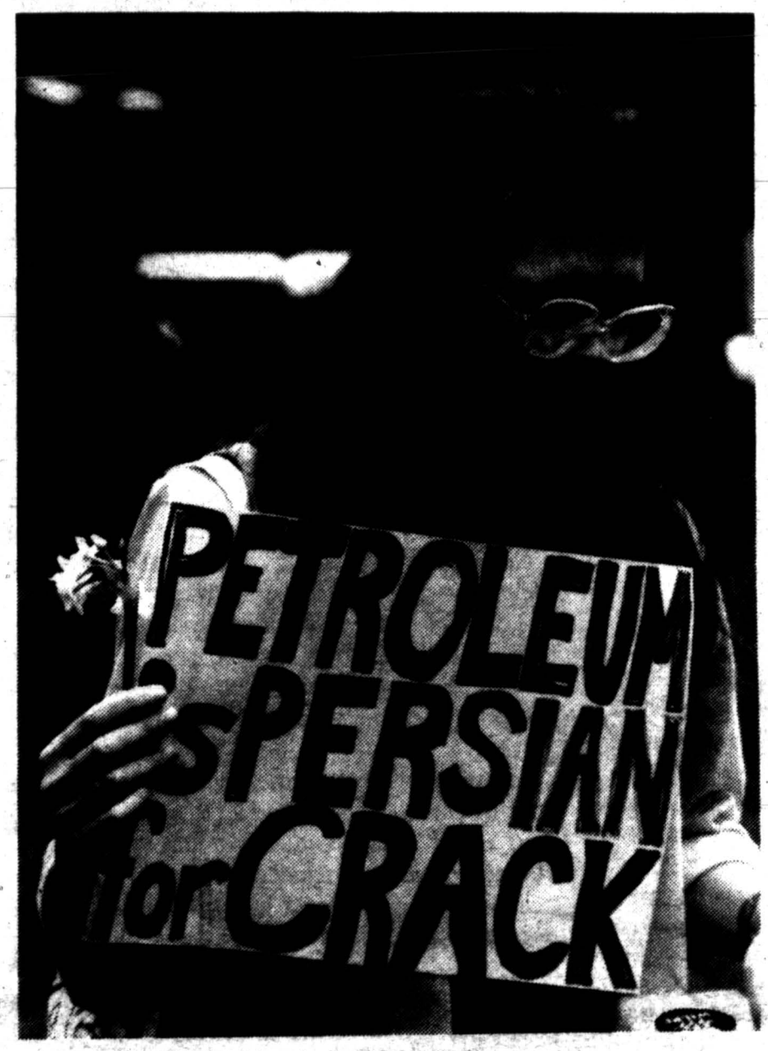
OUR 77TH YEAR, NO. 8

February 21, 1991



Peace in the park

RESIDENTS AND tourists alike stopped to participate in the "Speak Out for Peace" rally at Carmel's Devendorf Park Saturday. Organized by the Peace Coalition of Monterey County, an umbrella group for 17 county peace groups, the four-hour afternoon affair featured speakers, musicians and information booths. Intently listening to one of the speakers were (above), Geoff Gewehr of Monterey and his 4-month-old daughter Robin; while (top left), Marty Horton of Greenfield showed her opinions about the Gulf war on a distinctive placard; (left), Tess Tegtmeier, 6, of Pacific Grove painted a peace poster at a booth labeled "Children's Posters for Peace"; and Ross Mirkarimi (far left), of Arms Control Research Center of San Francisco explained the environmental damages wrought by the war to rally-goers. This was the newly founded coalition's first scheduled event and it came off without a hitch. (Mac McDonald photos.)

Continuing drought may force tighter restrictions on water use

By FRANK GEORGE

WITH NOTHING but a long, arid summer on the horizon, businesses and the economy may suffer, but public health issues must come first.

So says Jim Cofer, general manager of the Monterey Peninsula Water Management District. The district's board of directors will meet at 7 p.m. Monday, Feb. 25 at Monterey City Council Chambers (corner of Madison and Pacific streets), to discuss new rationing proposals, including upping rationing to 40 percent, from 1987-88 base levels.

Although peninsulans, even with a 20-percent mandatory cutback, are already voluntarily cutting back by 30 percent, Cofer said a 35- to 40-percent rate would mean a "major change of lifestyle" for residents and businesses.

"All outside water use is going to have to go," Cofer said. He said businesses and the economy may be affected, but public health and safety are "overriding considerations."

Asked how businesses might be harmed by the reductions, Cofer cited a statement made by Director Jim Hughes at the Jan. 28 water board meeting. If a business has installed water-saving devices prior to rationing rate increases, Hughes pointed out, that business may have to close one day a week to reduce usage and avoid fines.

On top of all that, Darby Fuerst, water resources manager, predicts there is a 75-percent chance this will be the driest year on record, making the 1977 drought look mild by comparison.

Cofer added that California-American Water Co. will have a hard time keeping up with the demand this summer without further rationing. He did offer hope for minimizing the rationing percentage, however.

The district and Cal-Am are looking at implementing some emergency water sources that might be on line by the summer, Cofer said. He said the new supplies could prevent a drastic raise in the rationing rate.

Cofer could not yet elaborate on where these new sources are or how much water they will produce, but Director Dick Heuer made suggestions for new supplies at the January meeting and Cal-Am Vice President Larry Foy confirmed that his company is exploring a few of them.

Among these are a new well just west of Rancho Canada Golf Club in Carmel Valley. Heuer said the pump could produce from 1,000 to 3,000 acre feet of water annually and it could be operating as early as next year. Connections to the Carmel Valley Mutual Water Co. and Ryan Ranch Water Systems could also be tapped, according to Foy and Heuer.

Be that as it may, Cofer said the district is hoping the board will take steps toward adopting an emergency rationing ordinance that would raise the percentage from 20 percent to "30 or 40 percent." The Urban Water Conservation Steering Committee will give a report at the Feb. 25 meeting, and Cofer said an emergency ordinance could be enacted on May 1.

The district could have a draft ready for the March 25 meeting and and it could be placed on the April 8 agenda, Cofer said.

With 40 percent rationing, Cofer said it would not be necessary for the district to impose mandatory retrofitting for residents. He said peninsula dwellers would probably have to install water-saving devices on their plumbing in order to achieve the additional savings and avoid paying fines.

The water board already passed a mandatory retrofit ordinance for homeowners who are selling their property early last year.

Also a $2 million, $50 rebate per-household retrofit program had been discussed by the district, Cofer said. However, the drought will hopefully be over by the time the three-year program is implemented, he said.

LETTERS TO THE EDITOR

Letters to the editor are welcome. Views on all matters are acceptable, following the guidelines of good taste. While there is no limit on length, brevity is encouraged. Letters are subject to editing for style and length. Each letter must contain name, address and signature. A phone number is needed for verification only. Anonymous letters are not accepted.

Emotional debate

Dear Editor:

Recently, I was invited by the Carmel Residents Association (CRA) to participate in a "public" debate regarding Measure E. After much thought, I respectfully declined. Here are my thoughts that led to that conclusion.

For more than a year, the Measure E issue has been discussed and debated among residents and city officials, in public forums and numerous letters and articles in local newspapers.

Opinions on both sides of the issue have been heard at several city council meetings. Two of the council meetings were held at the Carmel Woman's Club in order to accomodate two or three hundred interested cvitizens.

These council meetings were charged with emotion as citizens expressed strong opposing opinions. In some cases, I'm afraid, heated exhanges turned neighbor against neighbor. Because of these strong differing opinions, the city council decided to put the issue to the vote of the people.

Since the city council public hearings, voters have maintained strong opinions; however, since then, emotions have calmed. Residents are now looking forward to expressing their desires in the quiet of the voting booth. I doubt that a new *two-hour* public debate will bring forth any new information. However, a public debate, as proposed, could serve to recharge emotions and, once more, divide the community.

The goal of the Coalition for Carmel's Future is to defeat Measure E and not to cause discord in our fine community. I don't pretend to speak for those who signed the argument against Measure E, but I think they would agree with my position.

Should there be those who feel they want to know more about the coalition's position on Measure E, I would be happy to speak with individuals informally. I can be reached at 626-8303.

Don Kremer
Carmel

Commission business

Dear Editor:

With all respect to David Leland who is a fine reporter, I would like to correct his article in last week's *Pine Cone* concerning the Carmel Planning Commission's out-of-town conference.

First, he stated that I said we were overworked and underpaid. Our meetings are overburdened and we don't receive any payment as it is a volunteer position. In addition, as a business owner/manager, I will be losing three work days which are at a cost to myself and my family business.

Second, a commissioner's average time is 20 hours per month; not per week.

Third, my statement concerning the conference in San Francisco was "It isn't as if we're going to a party in the city," NOT "Let's go party in San Francisco."

Although the city council allowed $145 per day per commissioner, we will be spending an average of $60 to $100 per day for lodging. It is up to the discretion of the commissioners to submit their bills for reimbursement to the city.

How much of the $4,000 budget to be spent by the four commissioners who will be attending remains to be seen.

Philip Coniglio jr.
Carmel

Karmel, Kalifornia?

Dear Editor:

Referring to Paul Laub's letter in the Feb. 7 issue (I agree with most everything he says), we might consider changing the name of our town to Karmel ("K" as in Kafka).

To have achieved our level of bureaucracy in a town one mile square is quite an akkomplishment.

John Batz
Carmel

Refreshing surprise

Dear Editor:

The Pine Cone is just not the paper I go out of my way to pick up, so I was pleasantly surprised when a friend showed me two columns by D. Patrick Gallagher from recent issues. What intelligent, sane, well-researched pieces of prose on a subject that desperately requires incisive investigation in the press – the Middle East Crisis – which, sad to say, the press in general has failed to provide.

Thank you Mr. Gallagher, and thank you, *Pine Cone*, for such a refreshing surprise. I will certainly be looking out for your newspaper from now on.

Mara Freeman
Carmel Valley

A cruel hoax

Dear Editor:

Speaking of cruel hoaxes, it's hard to decide which aspect of Measure E is more offensive, its failure to achieve the purpose its backers claim or its disregard for the needs of most homeowners.

There is no way that keeping the present General Plan provision for a 45 percent Floor Area Ratio will make Carmel a city of large homes and no way that reducing it to 40 percent will make homes more beautiful. A difference of 200 square feet on a 4,000 square foot lot is all but indistinguishable, and pleasing appearance is a matter of careful design review.

In exchange for whatever mythical advantage might come, the measure gives a slap in the face to all the people who need a three-bedroom home, which is now the standard in America. These are families with small children whom we need to encourage to live here for the sake of our future. These are the older families who like to have children and grandchildren visit them.

These are the families where an extra room is needed for a hobby or a home office or other amenity. These are the families where age and ill health require a husband and wife to use separate bedrooms or where live-in help is the only way to avoid an extended care facility and sometimes both.

To suggest that such families should buy a larger lot at today's prices is all too reminiscent of Marie Antoinette's "Let them eat cake."

Finally, to offer a ballot measure that could later be altered only by another ballot measure is an abdication of a responsibility that rests with the council and a questionable waste of public funds in the face of a serious budget shortfall.

For all these reasons, our citizenry should reject Measure E with a resounding NO.

Robert H. Evans
Carmel

War and your wallet

Dear Editor:

Rep. Leon Panetta needs our help. He has introduced a House Bill to require the Bush/Quail administration to, (1) tally monthly U.S. costs of the Gulf War and to report those costs to the American people; and (2) to report contributions by our allies.

Whatever may be your position on this war, it's our responsibility to know its material costs. Dollars spent in Iraq foreclose on the prosperity of all American citizens. Is it worth it? How can we decide until we get the facts? This bill, as law, will get us those facts.

Support the Shumer/Panetta Bill (H.R. 586) in writing to: Rep. Les Aspin, Chairman, House Armed Services Committee, 2336 RHOB, Washington, D.C. 20515-4901, (202) 225-3031; and Rep. Dante Fascell, Chairman, House Foreign Affairs Committee, 2354 RHOB, Washington, D.C. 20515-0919, (202)225-4506.

Lloyd A. Jones
Carmel

Violating the spirit

Dear Editor:

Despite a recent Coastal Commission ruling that the State Parks and Recreation Department had no right to charge parking fees at beaches which have been traditionally free in order to make up for a $16 million budget shortfall, the new user fees instituted at Point Lobos on Jan. 1 continue to be in effect.

It will now cost a family of four $120 a year to walk, run, or ride their bikes through Point Lobos. Compare this to a charter family membership at the aquarium or the fact that anyone can at any time ride their bike through Pebble Beach for free.

Neither the rangers at Point Lobos nor the local Park Department officials to whom I have spoken seem to like this policy. But their hands are tied. Those who feel that these fees are outrageous are urged to write to Henry Agonia, P.O. Box 2390, Sacramento, CA 95814.

Charging those who have the least impact on Point Lobos is wrong as a matter of principle, violating the spirit of place which anyone who loves the area knows has been there since long before the Parks Department erected their kiosk on the entrance road.

Robert Greenfield
Carmel

MAYOR'S REPORT

By Jean Grace

No on Measure E

IN THE summer of 1990, the Carmel-by-the-Sea Council unanimously passed a generally good new residential zoning ordinance. It addressed the acknowledged problem of massive-looking houses looming over our streets with many new important regulations.

Until about January of 1986, houses were still being built under an old ordinance. In June of 1985 a new ordinance was passed, affecting any new permits, requiring a maximum ratio of floor area to lot size (FAR) of 45 percent.

Although that new ordinance had only been in effect for less than two years, the city began working on another ordinance. Because massive-looking houses were still springing up, it was agreed that we needed to reactivate design review and institute other restrictions.

It is that process that finally culminated in our recent ordinance. Among its stipulations to which we all agreed were:

1. A sliding scale for larger lots, lowering the FAR by increments
2. A generous open-space requirement
3. Stricter design review and new published guidelines
4. New triggers for design review
5. A new definition of "site coverage"

The only point of disagreement (on a 3-2 vote by council) was whether allowed floor area should be reduced from 45 percent maximum to 40 percent maximum (with a sliding scale in either case). The council majority voted to incorporate the 40 percent maximum FAR into the ordinance.

However, with a divided community and council on this specific issue, the council voted on Aug. 7, 1990 to give the public a *choice* and "...TO PUT THE 40/45 PERCENT FLOOR AREA RATIO AS A BINDING MEASURE ON THE 5 MARCH BALLOT..."

This is a direct quote from the approved minutes of that meeting, which was so packed with concerned people that we held it in a larger hall at the Carmel Womans Club.

In spite of that public promise, three members of the council have not agreed on ballot wording that does not offer a *choice*; it merely begs the question.

If you vote *yes*, and that position wins a majority, you will *lock* into the General Plan, subject to change *only* by a future ballot measure, that the residential floor area ratio "shall not exceed 40 percent." This does not say *what*, in fact, it shall be, and of course it could be lowered by the city council.

On the other hand, if you do not want to tie the council, or any future council, to this wording in the General Plan, you should vote NO.

Unfortunately, if the negative votes prevail, we have *no idea* what any council will do. The present General Plan says "shall not exceed 45 percent"; but a NO vote on this ballot measure will not guarantee that language to remain in the General Plan. The council would be prevented only from changing the words to "...40 percent...", but they could change it to *any other* percentage, e.g. 64 percent, 23 percent, 39 percent, 41 percent, etc.

Furthermore, even if the wording in the General Plan is not changed from the present 45 percent (by either a *yes* vote on the ballot measure or by the council *after* a NO vote on the ballot) the public is still left in the dark as to what the ordinance may specify. Either way, the ordinance still could remain "40 percent FAR" as council recently passed it, since the General Plan currently says merely that it may not exceed 45 percent.

Because this ballot measure only serves to obscure our choices, I urge a NO vote. For those who want a 40 percent maximum FAR, the ordinance currently includes that, and would *not* necessarily be changed by a NO vote (the ordinance simply would not be amended to include the actual ballot wording.)

For those who wish to remain involved in the public process, bringing to the council their concerns and suggestions in an effort to make changes to the ordinance. Let's keep this issue if front of your elected representatives, where it belongs. I urge my fellow citizes to soundly reject this measure.

Truly yours
Jean Grace
Mayor

Bill Brown.....Editor and Publisher
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City pledges $15,000 to draw visitors to town

By DAVID LELAND

IN WHAT appears to be a radical departure from its policy of maintaining a safe distance from the business community, the city has pledged $15,000 toward enticing tourists.

'I see this as breaking ground. I think it's bringing the ...groups together on a common goal.'

— Gary Luce
— CBA

The money will be used to produce a generic brochure, with varying factions of the cultural and business community buying back the brochures at cost from the city.

It has also been suggested that the city add a listing in its section of the telephone book, referring visitor inquiries to the Carmel Business Association.

The CBA is armed with tourist information, but is often an unknown commodity to those unfamiliar with Carmel.

In reality, city representatives are acting much like traffic cops.

"So far the cultural people have never talked to the businesspeople and the businesspeople have never talked to the cultural people," said Carmel City Councilman Ken White, adding that the current effort is tantamount to an economic development program.

With that in mind, White is playing an integral part with the Hospitality Committee, formed last fall to facilitate dialogue.

The committee is composed of members of theater groups, musical organizations, restaurant owners, hotel operators and city representatives.

With low tourism reflecting a "soft" economy, the city has received less in hostelry and sales tax, which is being demonstrated in reduced spending ability.

The bottom line is that tough times necessitate aggressive marketing campaigns, which Carmel has traditionally been reticent to take part in due to its pledge of being "primarily a residential" city.

"Carmel is being outspent and out-hustled for the quality visitor," White said.

Thus, the proposed theme of the current marketing campaign is "Rediscover Carmel."

"It's a win-win-win scenario on all fronts," said Stephen Moorer, whose organization produces the Carmel Shake-speare Festival each fall at the Outdoor Forest Theater and who serves on the advisory board at Sunset Cultural Center. "We will be a destination point."

The idea was originally proposed by marketing specialist Karen Hunter, who is currently putting the finishing touches on a public relations packet for the Carmel Innkeepers Association.

It is unclear, however, if Hunter will be involved in this project, with the city soliciting bids from various PR firms and graphic artists.

IF NATIONWIDE statistics can be relied upon, it makes good business sense for the city to act as a liaison in working closely with the cultural and business communities.

A study three years ago by the National Endowment for the Arts reflected that for every dollar spent on tickets for cultural events, $3.35 is spent in the community, White said, adding that translates to $33.50 for each $10 spent.

Carmel Bach Festival representatives say they will be more than happy to include the generic brochure when mailing out tickets for the annual event.

"The Bach Festival is very much a part of Carmel," said J. Fowler, development director. "We want to take part in and help the business community, as well as the residents."

Fowler added that ticket sales are strong, with each concert selling between 94-96 percent of its available seats.

Much of the problem, White said, is that Carmel has lost its bread-and-butter visitor, the person who would stay in town three days, shop, and utilize local eateries.

Many times, he added, those same tourists parked their cars and walked to their destinations while in town. The result: less congestion downtown.

"Nobody was focusing on the old-fashioned tourist," said White, referring to the pre-Hospitality Committee days.

Instead, White complained, in recent years Carmel has attracted day visitors – people who drive into Carmel for a short period and tend to browse or purchase less expensive items.

'Carmel is being outspent and out-hustled for the quality visitor.'

— Ken White

Recently, however, even daytime visitors have waned.

CBA President Gary Luce, representing Inns by the Sea, said he is encouraged by the meeting of the minds.

"I see this as breaking ground," he said. "I think it's bringing the ...groups together on a common goal."

He termed the financial backing by the city of Carmel as a wise investment.

"It's nothing that will impact the city because they will get their money back," he said, adding that many towns are taking part in travel shows and buying TV spots and advertisements in slick publications.

Moorer said Carmel should be able to sell itself with a little prompting via the brochure.

"Half the battle," he said, "is getting them (tourists) in the right mind set."

Council struggled with fate of FAR ballot measure

By MAC McDONALD

BY ITS June 1990 meeting the Carmel City Council was ready, willing, but not quite able to make significant changes to the city's residential design review codes.

In fact the council majority, which by now included a new member, former Carmel Residents Association president Barbara Brooks, was so eager to make changes to the floor area ratio (FAR) that day that City Atty. Don Freeman cautioned that they would have to cancel the first reading of the amendment changes until the council's July meeting in order to comply with state notification laws.

Part III

First the council changed the wording in the General Plan to read that the FAR could not "exceed" 45 percent of the lot. Then it took the planning commission's draft ordinance and changed the existing 45 percent FAR to 40 percent for 4,000 to 6,000-square-foot lots, lots that were previously part of a sliding scale in which the percentage of FAR decreased as the lots increased in size.

On 4,000-square-foot lots the FAR was cut from 45 to 40 percent; 5,000-square-foot lots, 43 to 40 percent; and on 6,000-square-foot lots, 41 to 40 percent.

Voting in favor of the changes were Brooks, who proposed the amendments to the draft ordinance, and Councilmen Ken White and James Wright. Opposing the changes were Mayor Jean Grace and Councilman Bob Fischer.

But the changes were substantial enough that Freeman said the first of two readings of the amendment could not take place until the council's July 10 meeting.

In anticipation of a large, vocal gathering, the July meeting was switched from the smallish council chambers at city hall to the larger Carmel Woman's Club. The hall was filled to capacity.

Public testimony was about equally divided between those who favored the amendment changes and those who did not. Those opposed, including Judy Lyle and Norma D'Isidoro, who founded the Concerned Carmel Citizens group to fight the proposed changes, reiterated that stronger design review was needed rather than a blanket reduction in home size.

Lyle and D'Isidoro were armed with more than 800 signatures in opposition to the changes garnered during a petition drive.

"We found out that an awful lot of people in the community were not aware of what it would mean if this went through," Lyle said. "There was a lot of confusion and a lot of ignorance even though the issue has been discussed for over a year."

Nevertheless, the same council majority approved the changes by a 3-2 vote at the first reading. The majority was bolstered by comments supporting the changes made at the meeting.

"I don't like what I see in those huge homes that are proliferating through our Carmel," Earl Powers, a resident since 1943, told the packed room. "Obviously you make more money if you build a bigger house. (But) I'd like to see something less; you won't see that unless you legislate it."

Others were even more blunt:

"You have to make a choice between green and greed," said Barbara Lee Johnson.

Once again the residents' ire was directed at large expensive homes going up on the former Countess Kinnoull property along Junipero and Torres avenues between 10th and 11th.

"The problem with the new houses is they don't nestle," complained Bruce Kibby. "The two-story houses sort of loom."

Others, however, felt the council fell short of its goals, especially since it once again failed to define what types of designs it believed *should* be utilized in Carmel.

"The council needs to take responsibility and say what they want," said resident Howard Nieman Jr. "That was the frustration of everyone there. This is kind of like a 'feel-good' thing to do (for the council), but it isn't really the right thing to do; I was disappointed."

The two sides would again have a chance to express their views at the council's second reading of the ordinance set for Aug. 7.

THE IDEA of putting the FAR to the vote of the people came up even before the council could meet again at the Aug. 7 meeting.

Local builder Chris Tescher called for a popular vote on the controversial issue.

"When taking value out of people's property, maybe they (voters) should have some say," he told the *Pine Cone* a week before the meeting. "I think it's only fair that the city take the lead in this thing."

A sampling of council members showed that there was no strong opposition to putting the matter on the ballot.

"I'm happy to have voters vote on something," said Mayor Grace, but cautioned: "We should not govern ourselves by the referendum process unless there is a problem with government."

"I don't have any particular objections to it, but I would have to think about it some more," Councilman Wright said.

The council had several options before it: adopt the ordinance after a second reading (and public hearing); adopt the ordinance after a second reading, then put it to a vote of the people; write a new ballot measure or call for a non-binding advisory vote. The council could also rewrite the ordinance and bring it back for another round of hearings.

Grace once again cautioned against a referendum, saying that an ordinance adopted by the voters could only be rescinded by another vote of the people. "It ties the hands forevermore of the council to make a decision on floor area ratio," she said.

As it was the council *did* decide to put the issue to an election after three hours of heated and often-acrimonious debate on Aug. 7.

Again Grace was in the minority, this time failing 4-1 to keep the issue off the ballot.

"I think it's terrible; I don't want to see this city governed by initiatives and ballot measures," she said. "It could go either way with how much money is spent (on an election). Everyone who has a vital interest in it could spend money. It could cost thousands of dollars."

But she held out hope that the council majority would change its mind at its next meeting in September. A motion by Grace to bring the issue up again in September failed by a 3-2 vote, with Wright in her corner this time.

Some council members, however, did express concern over the wording that would eventually be adopted by the council.

"The only thing I would fear is the writing on the ballot itself," said Councilman Fischer. He didn't realize at the time that his fears would soon be realized.

Continued on page 4

Planners seek more information on General Store remodeling plan

By EVE BRITTON

WHILE THE Carmel Planning Commission did not approve extensive remodeling plans for the General Store and Forge in the Forest Feb. 13, it did not disapprove of them either. Instead, the matter was continued because commissioners said they needed additional, specific information on the project.

Commssioners said the project as presented had too much going on and they wanted to see it more clearly on paper.

"I would like to see a serious re-examination of the design," Commissioner Brian Congleton said. "It is the absolute maximization of a piece of property...it should not be overloaded."

The project was initially started because the business received a mandate by the Monterey County Department of Health. The restaurant currently has part of its operations, including some of its kitchen equipment, outside. Food prepared inside is taken to patrons dining inside through the outdoor portions of the restaurant, exposing it to the elements.

Commissioners instructed the owner to present the commission with specific plans to put the kitchen and all its equipment indoors. The project also includes plans for landscaping, more outside seating (because some inside seating would be replaced by the kitchen), and a parking lot on an adjacent property. The landscaping would cause two parking spaces in front of the restaurant to be lost. There was also concern about a proposed walkway between The General Store and The Forge in the Forest.

Commissioners said they felt there would be too much cross traffic in the walkway between retaurant patrons and staff.

"There is too much going on in too small an area," one of the commissioners said.

The owner has requested 905 feet of additional floor space, known as bonus floor space to implement all the proposed changes. Commissioners asked that the owner be more clear in his reasoning for the space request.

Neal Kruse, the project designer, said there are too many problems with the restaurant as it is now, in aaddition to the health code violations. He said the primary reason they applied for the changes is to satisfy the health department, but the parking situation is also problematic. All the changes were not mandated by the department, but were necessary.

"We don't just want to grow, we want to fix ourselves," he said. He also said that with all the different aspects of the project, he sees a real difficulty. "We are in danger of losing the forest for the trees here."

Another issue causing some discussion among the commissioners was that of occupancy. The owner was requesting that occupancy for the restaurant be based on the number of people as opposed to the number of chairs.

Owner Dan Glosser said that the bench-style seating at the restaurant's outdoor tables worked against the business because tables for four were often used by two people.

"I don't want to exceed the limit," Glosser said. "I just want it enforced by counting people... so we can put in (extra) chairs around the fireplace and other places."

Commissioners said they were not sure how that change would work and would need some input from the fire marshall before making a decision on that issue.

IN OTHER commission action, consideration of a design study for a two-story, single-family residence located on the west side of Dolores between Santa Lucia and 13th was approved, as was a study for a residence on the west side of San Carlos between Second and Third.

A use permit was granted for a subordinate unit (used as a rental house), on the west side of San Antonio between 12th and 13th.

A design study application for a new two-story single-family residence on the northwest corner of Dolores and Santa Lucia was continued until April 10.

An application for a use permit was continued for another subordinate unit attached to a residence on the west side of Santa Fe between Fourth and Fifth. The application will be heard March 13.

A design study for a new two-story single-family residence was also continued until March 13. The proposed residence is located on the west side of north Carmelo between Second and Fourth.

FAR issue

Continued from page 3

OVER THE next four months the council struggled to find a common ground for language in the ballot measure.

The date for the election, March 5, 1991, had already been set, but it wasn't until later in the year that the council could come up with the wording it felt comfortable with. Even so, the vote was again split – 3-2 – with Grace and Fischer dissenting.

At one point, at the council's Oct. 2 meeting, council members came close to taking the whole issue off the ballot, but that motion also failed by a 3-2 vote, this time with Grace and Wright dissenting.

"I decided to try to reverse the decision on the ballot because there was such a debate and argument over the language," Wright said in explaining his change of heart.

Nevertheless at the October meeting the council voted 4-1 (with Wright again dissenting), to have City Atty. Freeman draft new wording for the ballot measure and return it to them for consideration in November. At that time the council agreed that the wording would give the voters a choice between a 40 percent FAR and a 45 percent FAR.

But at the November meeting the council majority, with the familiar troika of Brooks, Wright and White in the majority, called for the whole ballot measure to be re-examined, especially the wording of the measure.

That decision came only a day before the city was to forward the ballot measure to the county elections office.

Fearing that a ballot measure would work against the 40 percent FAR, Steve Brooks, representing the Carmel Residents Association, urged the council to reconsider putting the issue on the ballot, asking instead that the council itself make the decision. Brooks said the election would divide the community and cost the city $8,000 to $10,000.

White wrote a letter to his council colleagues questioning the wording of the ballot measure, saying he wanted to "keep it simple."

The decision to bring up the whole issue again at the Dec. 4 meeting was not looked upon too kindly from some quarters.

"I'm tired of seeing the FAR issue come up again," said an angry Fischer.

"If you kick a horse long enough, you're going to kill it," added Tescher, who maintained that the reason the council wanted to rethink putting the issue on the ballot was they feared it would be defeated: "There's no doubt in my mind they're afraid the 40 percent won't pass."

White, who was responsible for re-igniting the fire, disagreed.

"My experience on the planning commission says to me, if you're going to amend the General Plan by a vote of residents, the exact General Plan wording should be the ballot language," said White, who said he wanted to "simplify" the wording on the ballot. He said the council's wording had strayed from its original intent discussed at the August council meeting.

In "simplifying" the wording, White said the ballot should ask residents to either vote yes or no on a 40 percent FAR, not whether they wanted a 45 percent FAR or 40 percent FAR. White added that if the voters reject the 40 percent FAR, it would "behoove" the council to set the standard at 45 percent.

At the Dec. 4 meeting the council majority (by the ever-familiar 3-2 count), voted to "simplify" the wording, dropping all references to a 45 percent FAR and going with a ballot wording that asked either a yes or no on a 40 percent FAR.

"I think this is a very deceitful way to word the ballot," Grace charged. She said the ballot should tell voters that the General Plan already listed the FAR at 45 percent and that the voters should have a choice between the two figures.

After approving (3-2), a motion for the council to submit an argument in favor of the measure to be included in the sample ballot mailed to voters, Grace and Fischer were thwarted in their attempts to be able to draft an argument for the sample ballot *against* the measure.

"Since the majority of the council voted for (the new wording), I don't see why the council would authorize itself to argue against itself," said Wright in rejecting the motion along with Brooks and White. Wright was selected to write the pro argument.

As it was, Grace and Fischer, along with former planning commission chairman and city council member Robert Evans, and Helen Wilson, board member of Carmel Heritage, signed both the argument against Measure E, as it was dubbed, and the rebuttal to the argument in favor of Measure E. City Atty. Don Freeman wrote the impartial analysis for the sample ballot.

After years of controversy, turmoil and debate, here's the final ballot measure to be decided by Carmel voters come March 5:

"Shall the General Plan of Carmel-by-the-Sea and Ordinance No. 90-08 specify that 'Building intensity in the single-family residential area may not exceed a 40 percent floor area ratio'..."?

Stay tuned for the results.

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Marilyn Uribe Davi Geyer

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Petition forces fire department consolidation to an election

By SUSAN BECK

CONSOLIDATION OF three Carmel area fire departments will be decided by the voters.

More than 1,300 county residents have signed a petition protesting the merger of the Mid Valley Fire Protection District, County Service Area (CSA) 39 on Highway 68 next to the Community Hospital of the Monterey Peninsula, and CSA 43 at Rio Road in Carmel Valley.

Helen Melville, chairman of the advisory committee for CSA 43 said the signatures will go to the county Elections Office for verification on Feb. 28. The elections office requires 1,200 signatures to challenge the Monterey County Board of Supervisors' ability to approve the merger without a vote on March 5.

Many valley residents and firefighters are challenging the proposed consolidation because they fear loss of jobs and reduced fire protection.

Gary Carmichael, chief of the Mid Valley Fire Department, said the protest against consolidation is based on misinformation.

The unrest is centered at Rio Road CSA 43, said Carmichael. "Nothing will change, but the financing will be more stable, said Carmichael. "The only thing that may change is the people on the fire engine."

The idea of consolidating the three fire departments is based on possible loss of future funding.

Pebble Beach Community Services District provides about $400,000 annually to the CSAs. "Pebble Beach thinks they are paying too much money for what they are getting. If they reduce the funds, then CSA 39 and 43 will go broke," said Carmichael.

Also, Community Hospital's plans for expansion do not include the existing fire department. By consolidating the fire departments additional funding would be made available to build a new fire station, said Carmichael.

According to an independent consultant hired to analyze the merger, taxpayers could save about $300,000 in the first year.

Another concern about the merger comes from the California Professional Firefighters Union. Representatives think that there will be a reduction in the California Division of Forestry's (CDF) involvement.

CDF has two fire responsibilities, said Carmichael – wildland and contract fire protection. He said that wildland protection will remain in the area as usual. As far as contract fire protection, the equipment is owned by either Mid Valley or Monterey County, and the station at Rio Road will continue as it has.

"Nothing changes physically," said Carmichael. The firefighters will have first right of refusal when the change is made. No one will lose their job, but they will be moved to a different district. He said the only thing to change will be their uniforms.

Capt. Dan Frost of CSA 43 at Rio Road said that the proposed merger plan never discussed what would happen to the employees of the fire district. He said the attitude is, "we'll work it out later."

"The employees are concerned. No one told us anything," said Frost. "The package is still vague. Most people will refuse to work where they don't know what's going on. We have families and things to take care of."

The major concern is retirement. The present plan offers benefits starting at 50 years old. The proposed plan starts at 55 years old, said Frost.

"We build our lives around retirement. I have 16 years in, but I'm one of the younger ones. Others have about 20 years in. It does not set well," said Frost. "I just want to do my job without the pressure of moving, and the station is already adequate. I just don't think we should rush through this."

Carmichael said he didn't know exactly what caused the fears at the Rio Road station. "I've heard all kinds of things, rumors and misinformation. Obviously, the firefighters would like it to stay the same. Change is hard to take," he said.

The CSAs have an ad-hoc advisory citizens committee, but the Monterey County Board of Supervisors have the legal control, said Carmichael.

"The system is fractured. CSAs 39 and 43 are not masters of their own destinies. It's better to combine into a permanent fire district with local control over our lives," said Carmichael.

'The employees are concerned. No one told us anything. The package is still vague. Most people will refuse to work where they don't know what's going on. We have families and things to take care of.'

— Capt. Dan Frost

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by Les the Barber of Carmel

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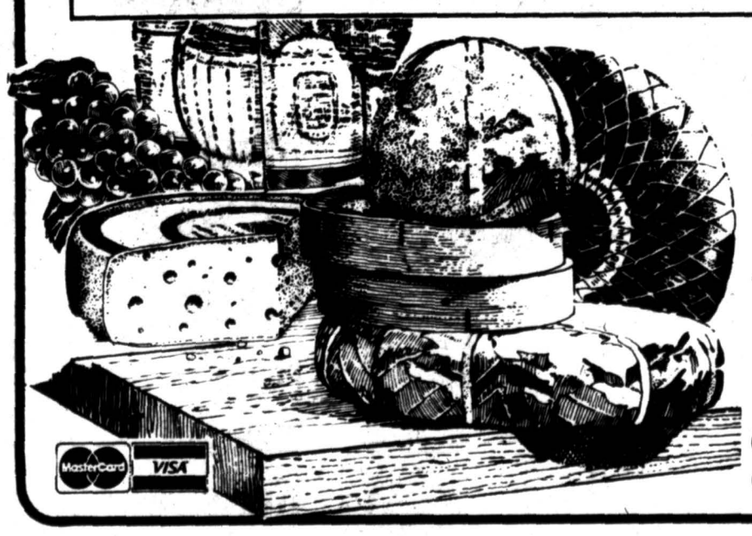

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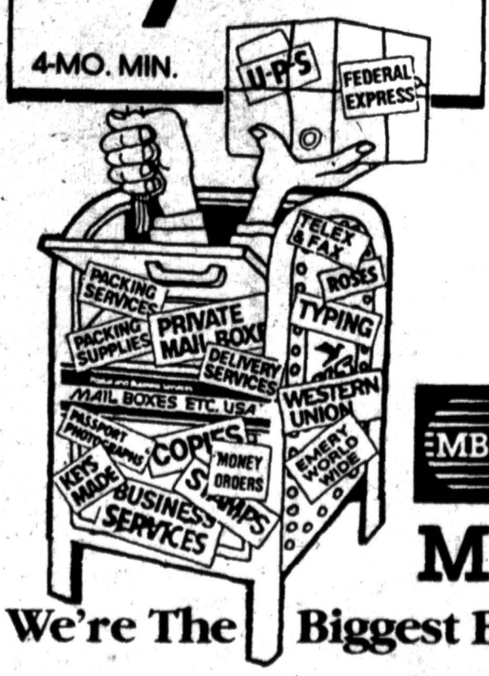

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He feels young at heart again thanks to miraculous transplant

By DAVID LELAND

OH TO be young again.

The recipient of a 28-year-old heart, L.R. "Andy" Anderson, 68, says he feels fit as a fiddle and more determined than ever to watch his seven kids, 13 grandchildren and two great grandchildren grow and prosper.

"If I continue to take care of myself, as I always have, I'll probably be an old, old man someday," says Carmel resident Anderson, who received a heart transplant at University of California at San Francisco last Nov. 30.

Anderson was not always so optimistic.

For example, just over a year ago, Anderson's local physician, Dr. Basil Allaire, cast a gloomy prognosis on his chances.

"He had the strength of character to tell me that he had reached the end of his line and that he was going to kill me (if his method of treatment continued)," says Anderson, referring to massive amounts of diuretics he was taking to control fluid retention.

Without his daily doses of diuretics, Anderson's feet would swell and he would be forced to lie horizontally for long periods of time.

"I couldn't walk around anymore," says Anderson, referring to his life before entering UCSF last June. "My health was deteriorating at a rapid rate."

Continued on page 9

CARMEL RESIDENT Andy Anderson, 68, is in good health after receiving a heart transplant last fall at the University of California San Francisco, which makes him the oldest recipient in that program's history. (David Leland.)

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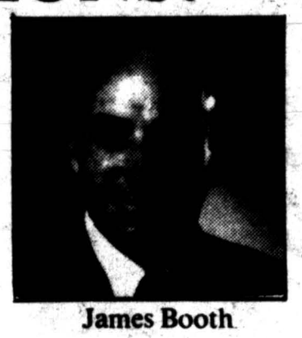

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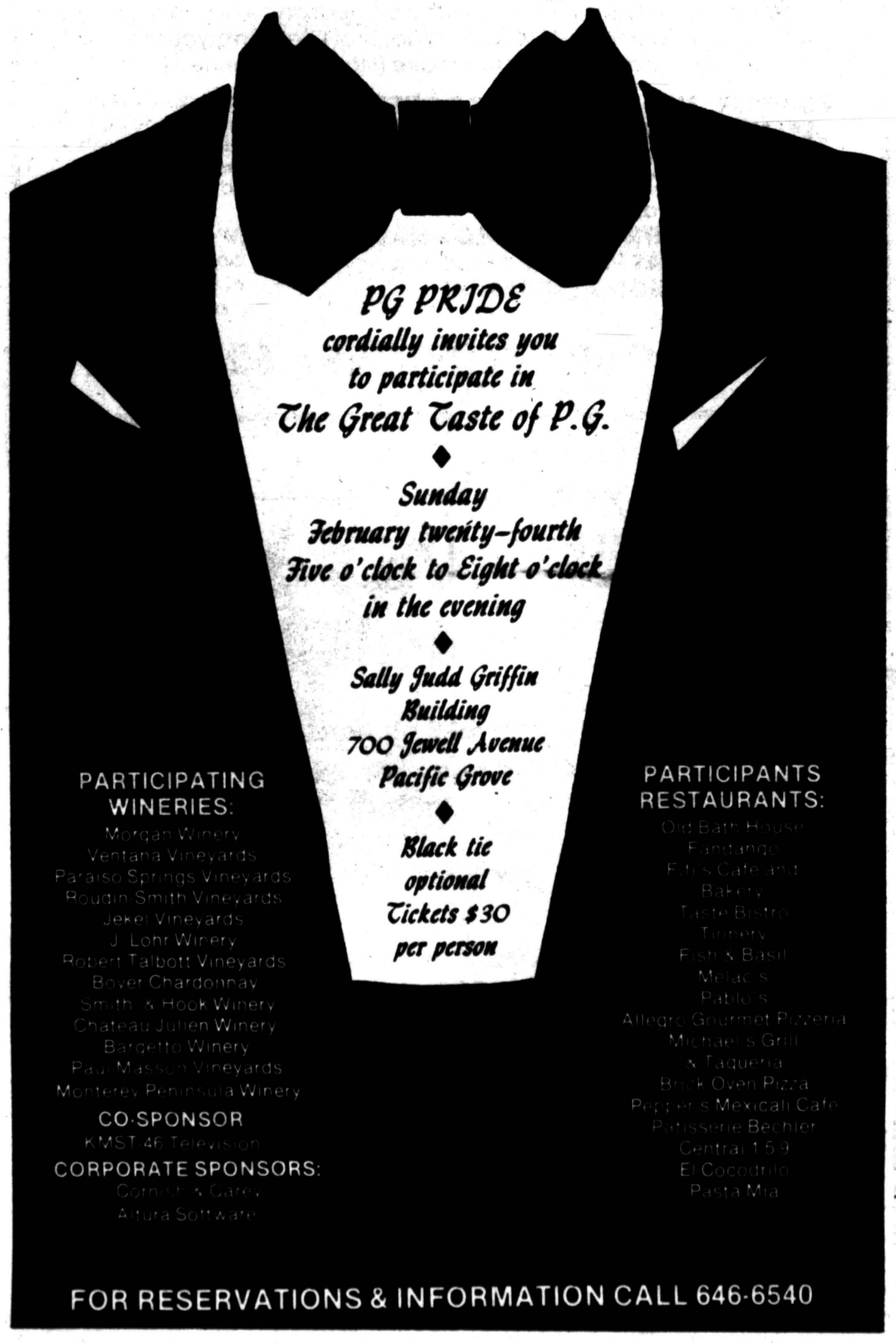

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BUSINESS BEAT

By David Leland

So sorry!!!

FIRST OFF, please accept our humble apologies for the absence of Business Beat for the past two months (as if anyone noticed), during which time numerous businesses have taken off.

What with the move to our new digs and staffing changes, the column simply got put on the back burner for a while.

Anyway, we're back.

Younger than springtime... That would be Helen Elizabeth Nash's Forever Young Health & Beauty Fitness in Pantiles Court (Dolores between Fifth and Sixth), in downtown Carmel.

Nash is a graduate of the University of Massachusetts and also studied nursing and science at MPC.

The shop offers cutting edge and classic health, beauty and fitness products, including amino acids, green foods, skin and health care products, hypoallergenic vitamins, mineral transporters, organic herbs, body builder supplies, organic juices, antioxidant enzymes, cold and flu remedies, herb teas and immune system enhancers.

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The $60,000 Question... One longtime Carmelite recently wondered out loud how much sales tax revenue the city is losing by studying zoning problems, rather than allowing Clint Eastwood to put the type of tenants he wants in his building.

Dunno.

Doing well during tough times... The Carmel Board of Realtors has named three agents to receive awards for service and sales in 1990.

Pat Parrish and Sheila Collins, both of Del Monte Realty, and Rodney Guifoil of the Mitchell Group, were given the honors during a recent meeting.

Guilfoil was chosen CBR's Realtor of the Year for 1990 and received an engraved plaque from Lee Goodenough, who was 1989 Realtor-Associate of the Year.

Parrish was chosen to receive the Multiple Listing Service award for the person who had the greatest number of transactions in 1990.

Collins was cited for having had the greatest dollar volume of transactions last year.

The CRC also presented a Certificate of Appreciation to Sheryl McKenzie, director of the Monterey-Carmel Council of Real Estate Boards.

To whom it may concern...*Who's Who in Interior Design* has announced that Billie DiMonaco has been selected for publication in its 1991 International Edition.

A resident of Carmel for the past 35 years, DiMonaco is currently director of Simic Galleries Fine Art for Carmel, La Jolla and Beverly Hills.

Who's Who officials said DiMonaco has "demonstrated outstanding professional achievement, superior leadership and exceptional service in the field of design."

Who's Who profiles those who have, through noteworthy achievement, made a demonstrative positive impact in their profession.

During her career, DiMonaco has been involved in advertising as a freelance graphic designer, in photography with Cambridge Plan International, and in corporate art consulting with International Artwork.

A hair-raising experience... Really, at Princetonian Hair Replacement, revolutionary procedures are taken.

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Insurance kudos... That would be for Carmel Valley resident Brett Roseberry, who has taken over as Group Benefits Manager at Brown-SpauldingMercurio.

As group benefits manager, Roseberry will be responsible for coordinating the agency's program of health and pension benefit plans for the employees of peninsula businesses.

Roseberry, 28, has been associated with the insurance agency for six months, having previously worked with the Madden Equipment Co. of Monterey.

A former golf star at Carmel High School, Roseberry played in the first team at MPC.

Sleep comfortably... Carmel Valley Ranch Resort has been named among the top 40 inns and resorts in the country by the 1990 Zagat United States Travel Survey.

More than 5,400 regular travelers were surveyed to achieve a uniquely current and valuable guide covering 1,500 hotels, resorts, spas, airlines, car rental companies and hotel chains.

Carmel Valley Ranch received excellent reviews in each of the categories which led to one of the highest overall ratings, according to the survey.

Speaking of rave hotel reviews... Ventana Inn Country Resort in Big Sur has won Four Stars from the Mobile Travel Guide for 1991.

The resort is one of only 359 properties to receive a Four-Star award this year.

"This award reflects the efforts of our staff working as a team," said Robert Bussinger, VP and general manager. "Our commitment to high standards of service made it possible to receive the coveted Mobile Travel Guide Four-Star Award."

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Doris Day's Best Friends

By Doris Day

We get letters

DEAR DORIS, I see dogs riding in the back of open trucks all the time. Isn't there a law against this?"

Yes. As of January, 1988 it is illegal to transport unrestrained pets in the back of pickup trucks. The passage of this law was considered miraculous by long-time proponents. Previous bills had failed despite strong support from humane organizations and concerned pet owners. This time, the usually vigorous opposition voiced by ranchers may have been quieted by provisions in the law exempting livestock and working dogs being transported in rural areas to and from livestock auctions.

Specifically, the law states that you may not transport an animal in the back of a vehicle unless the space is enclosed or has side and rear panels at least 48 inches high. You must either cross-tether the animal, protect it in a secured container or cage, or somehow prevent it from being thrown or from falling out of or jumping from the vehicle. Any device that a pet owner makes or purchases must be strong enough to hold when traveling on poor roads and short enough to prevent the pet from being hung from the side of a vehicle or dragged along the pavement.

While we certainly agree that this measure will save countless animal and human lives, we regret it did not make the transport an animal in the back of an open truck illegal – period. If your pet can't ride inside the vehicle for some reason, it should not ride at all. Your pet is your friend and companion, not cargo, and it should be safe inside with you. There are excellent pet harnesses available so that your pet can be restrained *inside* your vehicle.

LIFE-SAVING TECHNIQUE

Did you know that the Heimlich Maneuver works not only for humans, but for animals as well? One of our DDPF members recently wrote to tell us that her dog, Shadow, was playing with a small rubber ball no larger that the size of a golf ball. He had been tossing the ball up in the air with his mouth and catching it when it fell. The owner suddenly realized that there was silence from the living room and that Shadow had stopped playing. When she and her husband went to check on him, they found Shadow on his side with his eyes rolled up toward his head, not breathing. The ball had lodged in Shadow's throat, too far down to reach in and pull it out. They quickly got Shadow up on his hind legs, stood behind him and with a quick thrust of the fist below Shadow's rib cage, they were able to dislodge the ball.

An important lesson was learned here. Never allow your pet to play with a toy small enough to be swallowed. The Heimlich Maneuver is an important lifesaving technique. Take the time to learn it from a Red Cross lifesaving class, a manual or video, or from your veterinarian. Your Best Friend's life may depend on it.

HAPPY ENDINGS

Yeaaaaah!! Great News!! Some of the orphans featured in my column have been *adopted* and are enjoying the good life in their new homes. I'm thrilled to share two of our happy endings with you.

"Woofie" came to us last August. She was a homeless dog who had spent at least six months living a hand-to-mouth existence. No one in the neighborhood knew exactly where Woofie lived, but they all fed her at different times. They also noticed that she slept wherever she could find a safe, dry place – sometimes under a tree or hedge, and sometimes they found her on their porches. It wasn't until the neighbors all started talking about this that they realized – *no one owned Woolfie*! They were shocked!

"HOPPS" at home with new owner Robin Embrey, another successful adoption.

Thankfully, the DDPF was called and we immediately came to her rescue. She unfortunately had to be boarded for a while and everyone at the hospital noticed that Woofie wasn't happy. She just wasn't doing well. We all agreed that Woofie was a "people" dog and that she was desperately unhappy being kenneled.

Well, I remembered a dear couple, Gene and Yvonne Deschenes, who had adopted a sweet doggie named "Charlotte" from us a few years ago. Charlotte, a senior citizen at the time, was the light of Yvonne and Gene's life, and when she passed away just a few years later, the Deschenes were devastated. After a short time, I called to see if they were ready to share their lives with another little angel – named Woofie.

Although they were initially hesitant, they agreed to meet her. Needless to say, it was love at first sight! Woofie made a great impression and since we already knew the Deschenes and were familiar with their home, no "yard check" was necessary. So, loading them up with special canned food, cookies, kibble, toys, and a new collar and leash, off they went – Gene, Yvonne and Woofie Deschenes. That was two weeks ago and we've had nothing but good reports since. All is well and our darling Woofie, who only deserves the best, is enjoying a wonderful life with her new Mom and Dad. Thanks, Yvonne and Gene. We all love you!

Now for another happy ending. Remember "Hops"? You've seen his sweet face more than once in this column and I'm happy to report he's found his paradise, too. Hops spent a year being kenneled while we tried to find a loving home for him to no avail. It was so upsetting to me that I decided to bring him to my home for a while.

A short time later I took him to my veterinarian for a check-up and, lo and behold, one of the girls who works there fell in love with our Hops. She and her husband had just lost one of their precious dogs to old age and her husband was especially upset. She knew that he did not feel comfortable *adopting* a new dog this soon but she thought he might be agreeable to *fostering* Hops instead because it didn't sound as permanent.

Happily, he agreed and that's what we decided to do, giving them first chance to adopt if it worked out. So Hops went home with Robin one day after work and it wasn't 15 minutes later that I got the call: "He's ours! Don't show him to anybody else! Don't tell anybody about him! He loves our dogs, he loves our cat, he loves our children, and we adore him." Hooray for you, Hops! You've finally found that special home that's been out there waiting for you.

Thanks, Robin and Lee, we love you, too. P.S. And a big, warm hug for Hops – aka Barkley Hopsworth, III.

SPCA needs towels, linens

A plea to the general public is being made by the SPCA of Monterey County for clean towels, sheets, blankets and pillowcases for use in the animal shelter and wildlife center.

Blankets are used as comforters for the many puppies who are brought to the shelter because no one wants them. Prior to their being adopted, the shelter staff tries to make them as comfortable as possible and using blankets helps.

The greatest demand is for clean towels both in the shelter and in the wildlife center.

Donated items can be delivered to the SPCA animal shelter, 1002 Monterey-Salinas Highway 68 (across from Laguna Seca Recreation Area) any day of the week between 9 a.m. and 5 p.m. If the donor has a significant quantity and cannot deliver them to the shelter, arrangements can be made to pick them up.

For more information, call 373-2631 or 422-4721.

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Young at heart

Enter the heart transplant program at UCSF, a team of skilled surgeons, nurses and various specialists, led by Dr. Kanu Chatterjee.

While experimental drugs gave Anderson some immediate relief, the prospect of receiving a heart transplant was dim.

"You have to be termed 'terminal' before you can get the drugs," says Anderson, referring to medicine still being tested by the federal Food and Drug Administration. "They (doctors) don't give them to you any other way."

The rub, however, was that of the 28 patients who had received heart transplants during the past two years at UCSF, none had been over 60.

At that time conventional wisdom dictated that those over 60 had lost their ability to recover, says Anderson, who set about to convince the staff that there is more to longevity than mere age.

"I lobbied everybody," says Anderson, who runs Monterey-based Deal Direct with wife Ann. "I convinced them that I didn't think it (ability to recover) had anything to do with your physical condition; it has to do with your attitude."

TO MAKE a long story short, Anderson, who now ranks as UCSF's oldest heart transplant patient, was placed on the transplant list last July.

He was initially told that he would receive a heart that was at least 50 years old, which was fine by him.

The days ticked by and his name moved higher up on the list, as people either received a heart or died.

Armed with the knowledge that he would have to be in San Francisco within four hours of an available heart, he carried a beeper 24 hours a day.

When Anderson left Deal Direct with his wife Nov. 30, he noticed that there was a brilliant full moon rising in the sky.

"I had a feeling," he says. "I looked at that moon and said 'something's going to happen to someone tonight.' "

He went home, slipped into his pajamas and sat down for a late supper with his wife.

The phone rang at 7:45 p.m.

The voice on the other end said "don't take another bite," remembers Anderson.

The directions were simple: be at Monterey Peninsula Airport in 45 minutes — Monarch Aviation to be exact.

The twin-engined Cessna arrived on time and 28 minutes later Anderson found himself at San Francisco International Airport.

"It went like clockwork," says Anderson, whose wife stayed behind to contact the children and drive to the Bay Area.

Despite the VIP treatment offered Anderson, who was met by a driver and brown stretch limousine, he declined being chauffered in the usual way to the hospital.

"I'll ride in front with you," he told the driver. "This thing looks too much like a hearse to me."

Within minutes of arriving at the hospital, Anderson was being wheeled into surgery, where he would spend the next 4 hours — from 10 p.m. to 2:30 a.m.

When he awoke at 6 a.m., he felt somewhat disoriented.

"I thought they hadn't done the transplant because I didn't hurt," says Anderson, who adds that his two previous heart attacks and open-heart surgery were extremely painful.

It turns out that heart transplants entail removal of all of the nerve endings surrounding the muscle.

"The heart I have now is without nerves," says Anderson. "I have no sensation."

WHILE ANDERSON has no knowledge of his heart's previous owner, he does know that luck was on his side Nov. 30.

His transplanted heart originally was given to Stanford University as part of a heart-lung transplant combination, but one of the donor's lungs was deemed unsatisfactory.

Doctors at Stanford called UCSF and Anderson's name came up.

"They would have rather given it to somebody younger," says Anderson. "(But) they wanted to get me done because they knew I was sinking fast."

To say the least, doctors at UCSF were astounded by Anderson's rapid recovery.

"I walked out of the hospital in 13 days under my own power and have been on my feet ever since," says Anderson, who takes daily doses of a drug that keeps his body from rejecting its new organ. "I am probably one of the quickest recoveries they have ever had from a heart transplant."

Working out at Community Hospital of the Monterey Peninsula's cardiac rehabilitation center, Anderson has also returned to work at Deal Direct.

Sure he takes a daily nap to rejuvenate, but so do a lot of people nearing 70.

Anderson's credo of keeping an upbeat attitude surely paid off in this instance.

"Don't listen to anybody negative," says Anderson, who gives much of the credit for his health to the supportive staff at UCSF. "If they want to be negative, they can do it someplace else."

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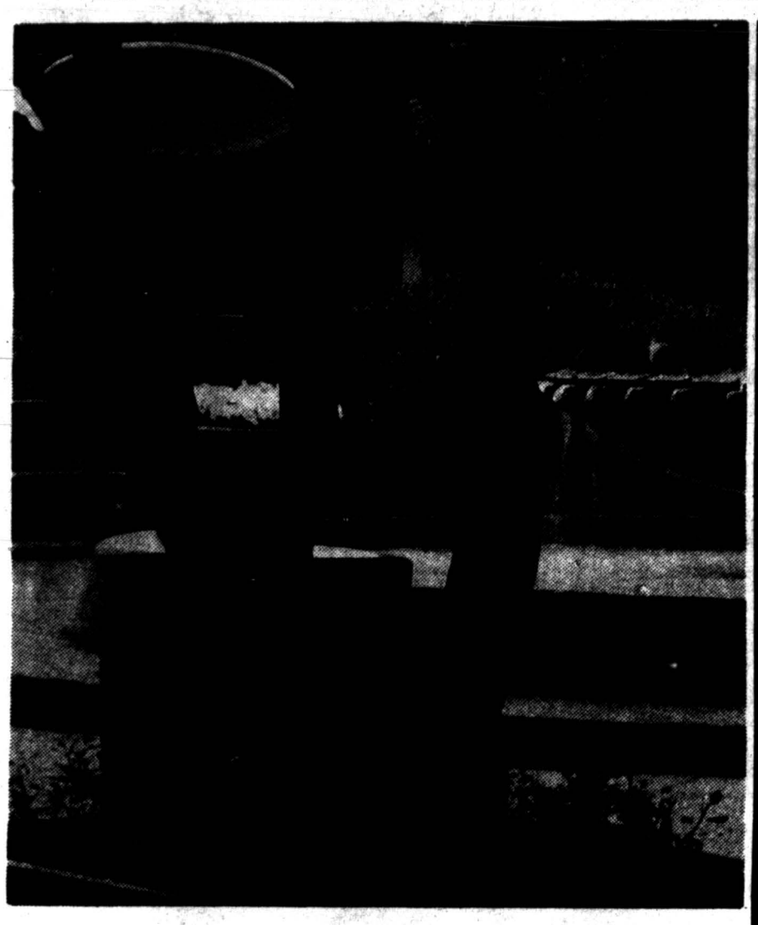

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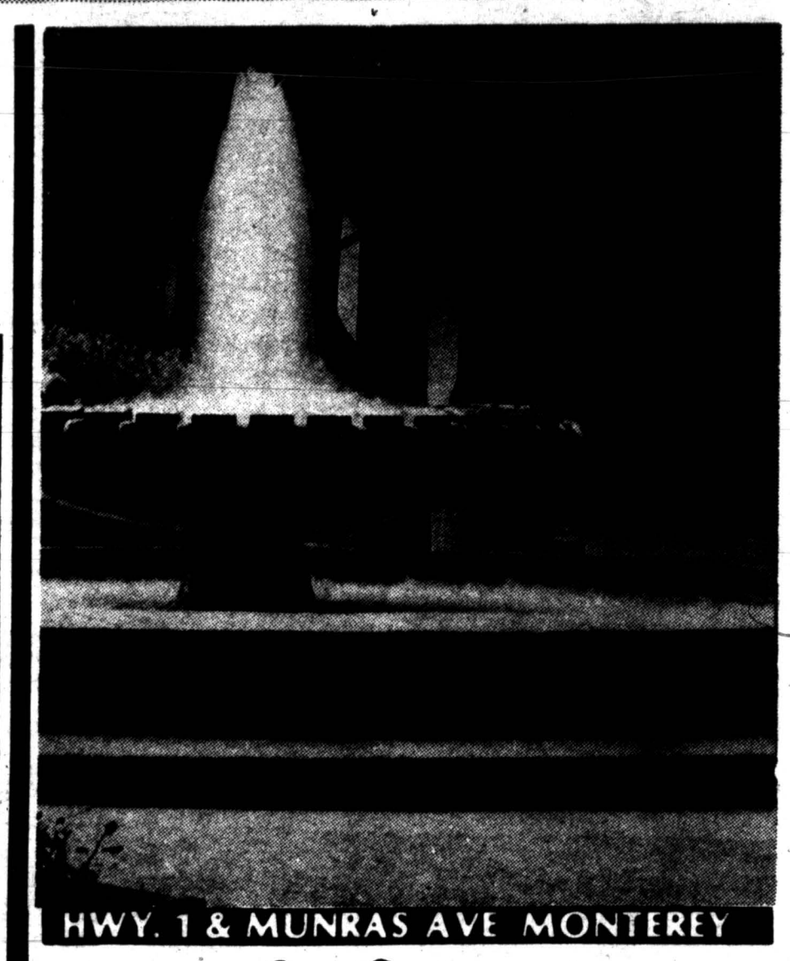

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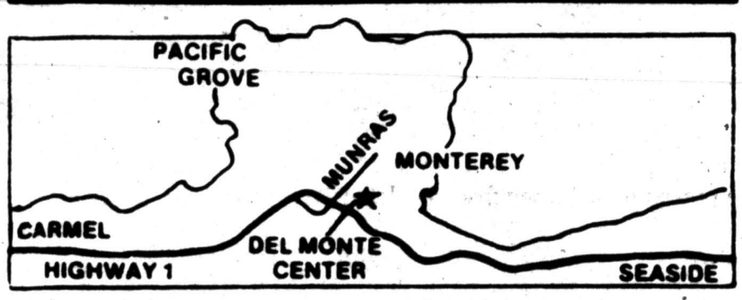

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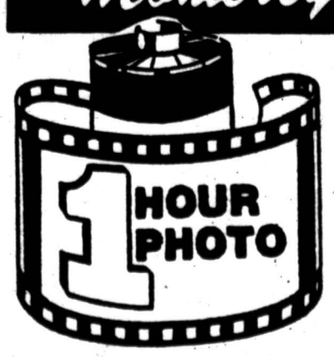

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TAKE MY WORD FOR IT

By D. Patrick Gallagher

Fait accompli

WHEN THE history of the Persian Gulf War is written, it should be done along the lines of Barbara Tuchman's *The Guns of August*, which analyzes how the world stumbled and miscalculated its way into World War I, for that is clearly what has occurred here proving, once again, that those who forget history are doomed to repeat it.

Shortly after Iraq's invasion of Kuwait, President Bush made a unilateral decision as Commander-in-Chief to send American *ground forces* to Saudi Arabia to *defend* that country against a further invasion. It was a small force, some 50,000 rapid development troops, which even with superior U.S. air cover would have been cannon-fodder for the already massive Iraqi armored forces across the border in Kuwait and Iraq. The decision to put American forces on the ground may prove to be the single most fateful one made in this conflict. Even our inadequate evaluation of Saddam's intent, as he massed troops on the Kuwaiti border, and our failure to correctly communicate our reaction, pale in comparison to this one unilateral move.

Despite President Bush's early commitment to sanctions and his success in rallying the United Nations in this effort, this decision to send American ground forces into harm's way began to undermine all other efforts to settle the dispute peacefully and set the world on an inescapable course toward war.

War was not required to secure oil. We have more oil now than before the invasion. It was not required to punish aggression, the sanction would have accomplished that given time. War by American ground forces was not required to liberate Kuwait, an Arab army could probably do that with U.S. air power. As to Saddam as a future threat, nuclear or otherwise, the Israelis have shown themselves perfectly capable of dealing with that possibility from the air with no loss of life on their side.

Ego and the very presence of U.S. ground forces did, however, require war. First, it was immediately recognized that the American ground forces were too few and too lightly armed to "defend" against an Iraqi invasion of Saudi Arabia. They had to be increased by numbers and weoponry. Thus began one of the most ambitious military build-ups in the history of warfare.

As the numbers of U.S. soldiers and marines grew, however, so did the pressure to change from a "defensive posture" to an offensive one. You don't put 200,000 to 400,000 troops in the field and not use them (according to experts). The soldiers become restless and impatient, and they did. The American public, not known for its patience, begins to echo slogans. "Let's get in, get the job done, and get home!" The Pentagon begins its computer simulations of "battle scenarios" and grows eager to employ an array of untried combat technology, and this "battle-laboratory" thinking pressures civilian decision makers.

In Congress, there was resistance to war, but the Congress was put in an odd position. Neither it nor the American people were consulted on the build-up of American ground forces. The Bush Administration specifically asked congressmen not to debate the use of force (not that many of them were all that eager to do so). First, Congress was told its authority was not required. Then they were asked to wait until the President had talked to our allies around the world. Then they were asked to wait until the United Nations voted. Then they were asked to wait until Secretary of State Baker met with Iraqi Foreign Minister Assiz. That was on Jan. 12, three days before the UN authorization for the use of force and Bush's ultimatum to Saddam Hussein. Then, and only then, did the White House ask Congress to rubberstamp a *fait accompli*, or to be seen as "non-supportive" of our troops in the field. Even then, Congress approved the use of force by a narrow margin and with reluctance.

Throughout this build-up, those who opposed war were placed in the position of arguing Bush's points of *how* and *when* force was to be used, not *if* or *why*. Sanctions, which were showing every sign of having a detrimental effect on Iraq's supply of food and medicine, its civilian infrastructure, military parts and morale, fell by the wayside. Sanctions, which Bush told us in November were so very effective, by December simply took too long. "You can't keep 400,000 troops in the Arabian desert for a year and expect their morale and fighting edge to remain keen," we were told (the British did it for 50 years, but never mind that).

Besides, there was something so satisfying about hitting a bully, wasn't there? The eagerness was reflected in Bush's "tough-talk" as he personalized the dispute. The use of reservists increased the impatience factor "to get this over," for the sacrifice fell somewhat more heavily on them and their families, but most of all it was the fact of American troops just sitting on the ground that drove the war policy.

If the fateful decision to put troops on the ground was the immediate cause leading to an inevitable war, the mentality behind that policy may have been rooted in 1979. America stood *powerless* while a third-rate power, Iran, held our citizens hostage, a humiliation from which we may not have recovered. Subsequent events under the Reagan and Bush Administrations suggest such a mentality among a certain segment of society. The need to reassert our power seems evident in the bombing of Libya (after which terrorism increased), the occupation of Beirut (and the unnecessary deaths of 241 Marines), the invasion of Grenada (a worldwide joke), and the invasion of Panama (and the destruction of that country's economy).

If there is a new jingoism in the land, we had best become quickly vigilant. No president, no single person, ought to be able to force Americans into a position to choose between a questionable war and his own definition of loyalty.

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Host families are being sought for 25 high school students from France, Germany, Belgium, Spain, Denmark and other foreign countries for the upcoming school year, in a program sponsored by the American International Youth Student Exchange Program (AIYSEP).

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CARMEL RIVER WATER NEWS

By Henrietta Stern

Situation provides challenge

JUST WHEN you thought your faithful columnist had dried up with this winter's rains, I'm back with an update on the water situation.

Unless you have been vacationing in some lush, rainy, tropical paradise for the past few months, I don't need to tell you that the situation is bad. On a recent vacation, I actually experienced about 25 inches of rain in a matter of days (including one day with 14 inches), and fervently wished I could bring it home with me. Alas, I could not, and our drought continues.

SOMETIMES BAD IS BAD

The current drought, which has entered its fifth year, is the worst multi-year drought on record (since 1902). Droughts in the 1930s and the 1940s were similar in length, but they were not as chronically severe in terms of lack of rain, and more importantly, lack of streamflow in the Carmel River. To add insult to injury, water year 1991 (which started on Oct. 1, 1990) appears to be the worst single year on record.

So far, rainfall in water year 1991 is about 25 percent of normal as of mid-February, and streamflow is a paltry 3 percent of normal. At a time of year when the two Carmel River reservoirs are typically spilling and the aquifers are being replenished, the dams are presently near minimum and our ground water storage is dropping. So far, streamflow in 1991 has been about 60 percent of that received in 1977, a year that has always been considered a highly unusual, "worst case" benchmark.

RESPONDING TO THE CHALLENGE

Today, we have additional wells with significantly more pumping capacity compared to that in 1977, but we also have an increased population. The result of this potpourri of facts and figures is a serious situation that will challenge the community, including the water entities that serve it.

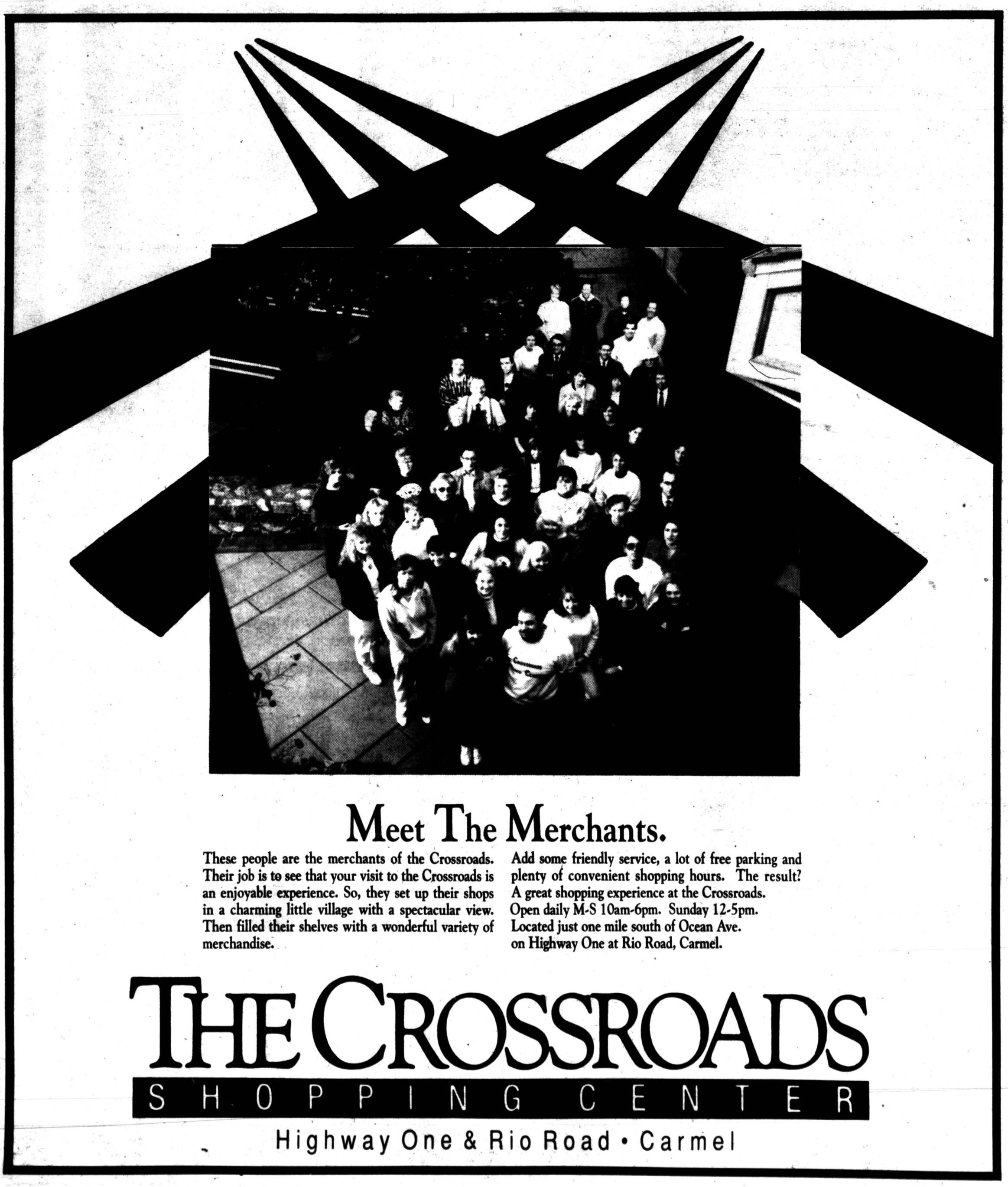
Due to space limitations, the focus of today's comments are on what the community has done and may yet need to do. My next article will focus on what the water management district is doing in terms of emergency supply projects to get us through another year (or two!) of drought with minimal hardship.

Being an optimist, I believe we have the means and the community spirit to deal with this situation, grim as it may be. This spirit is reflected in the rationing data for the past few years. Mandatory 20 percent rationing began in January 1989, and the community has responded with much more saving than required from day one. For example, in calendar year 1990 savings in the Cal-Am service area totaled a 31 percent reduction from the base year. More importantly, every sector participated to achieve these high levels of savings – residents, golf courses, business and government. Just think where we would be now if rationing wasn't imposed back in 1989, and if the community didn't respond the way it has. Kudos to you all.

MORE STRINGENT RATIONING LIKELY

Unless we get a dramatic series of storms in the next month, it is likely that rationing will be increased to the "Phase IV" level by May. Phase IV has often been associated with a 40 percent cut in water use, but that number is not cast in stone. In fact, the district board would like to minimize additional hardship as much as possi-

Continued on page 30



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WATER NEWS

Continued from page 12

ble. But Mother Nature may force us to request additional sacrifices above and beyond the 30 percent savings level in order to get through 1991, and to have some reserve going into 1992.

This latter point is very important. In terms of planning and water management, the district is like my mother – cautious. Never assume that next year will be normal; always assume that next year will be dry. Never jeopardize the community by being too optimistic about weather in 1992 only to find ourselves seriously water short. And never use up water like there's no tomorrow, with nothing left for next year.

WHO DECIDES AND HOW?

How will the rationing decision be made? District hydrologists are working very closely with Cal-Am staff to determine whether expected water supply and Cal-Am facilities will be adequate to meet anticipated demand this year, and still have some reserve left to start next year. Of key interest are the peak demand periods next summer.

Using the districts CVSIM computer model, a variety of scenarios are being simulated – different rationing levels, and different Cal-Am wells producing at various capacities, locations and time periods. The expected non-Cal-Am uses are also factored into this equation. So is the new well that Cal-Am expects to complete in the Seaside area by next August. At the same time, district conservation and rationing staff are projecting the amount of savings that would be achieved under various types of rationing programs.

The professional staffs interact with the Urban Water Conservation Steering Committee (UWCSC), a citizen's advisory committee. The UWCSC receives the technical information as well as input from segments of the community that might be affected by more stringent rationing (residents, commercial businesses, etc.). The committee then provides recommendations to the district board on the best plan of action.

After receiving all the technical and socio-economic input, the district board is the final decision-maker. They will determine whether a more stringent phase of rationing will occur, what it will entail and when it will start. This would likely be done via a series of public hearings on a Phase IV rationing ordinance. The first meeting, which is only a conceptual review of Phase IV, will be held on Monday, Feb. 25 at 7 p.m. at the Monterey City Council Chambers (Colton Hall).

EMERGENCY PROJECTS

A key element in planning a Phase IV program will be the role of emergency projects – projects that might be brought on-line in 1991 (and 1992, if needed) to help stave off more severe rationing. As you may know from reading this column, bringing on any water project is time-consuming and expensive. However, there are some options that might work out and are being pursued by the district. It is too early to tell whether they will be truly available.

Possible emergency projects for 1991 include leasing unused private wells in untapped areas of Seaside and Carmel Valley; increasing the production capacity of wells within areas of the aquifer that have water, but insufficient facilities to get enough water out during peak seasons; and interties with other systems within the district. If 1992 remains dry, additional projects might include drilling new wells in lower Carmel Valley, additional exploration of the Seaside basin and importation from areas outside the district. I'll describe these in more detail in my next column.

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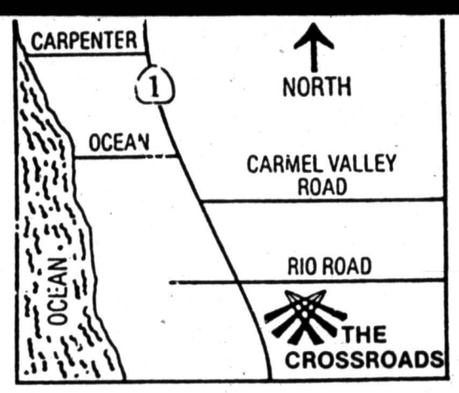

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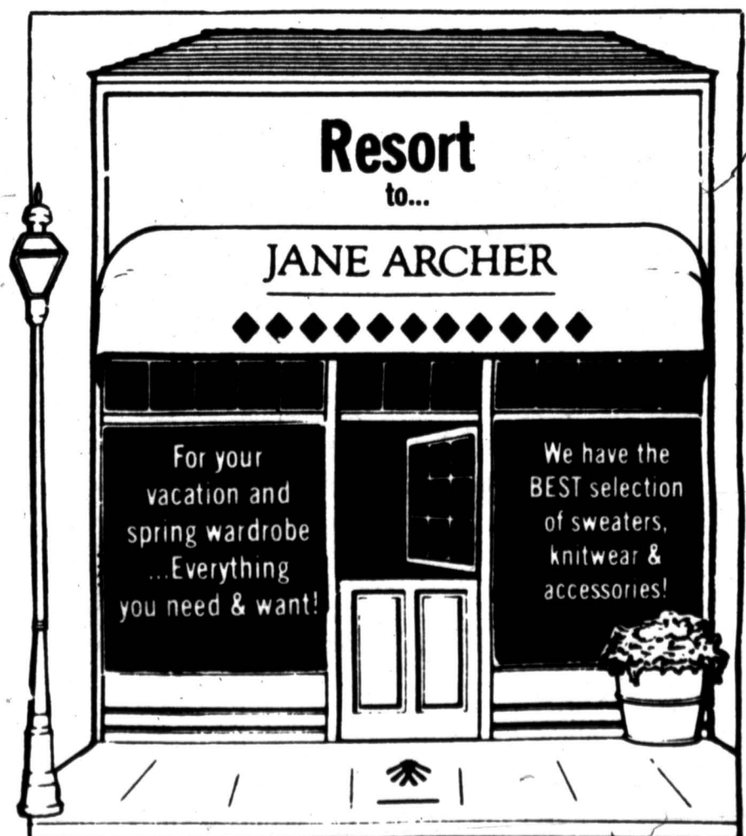
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Why not give the "gift of life" by participating in the Red Cross Community Hospital Blood Drive, Thursday, Feb. 21, 3 to 6 p.m. in the Community Room at The Crossroads Shopping Center, Carmel.

Each donor will receive a free coffee mug and a free cup of coffee, compliments of Carmel Coffee & Tea Company.

FORUM ON ENVIRONMENTAL DANGERS OF PERSIAN GULF WAR

A forum on the environmental consequences of the Persian Gulf War will be held at the Steinbeck Forum, Monterey Conference Center, Del Monte Avenue, in Monterey, California, on Feb. 27, 7 to 10 p.m. Reservations are recommended (phone 649-4577); admission is free.

The forum will discuss damage to the Persian Gulf ecosystem brought on by the war, including such factors as the current oil spill, the largest in history; the effects of the burning oil wells/chemical plants; the damage to the desert and water resources; a food and famine alert over the possible failure of the Asian monsoons; and the danger of nuclear weapons. A panel of environmental scientists will be interviewed by correspondents specializing in environmental matters.

Participants include:

– Saul Bloom, former national and regional campaign coordinator for Greenpeace, board member of Greenpeace, and founder of the Arms Research Control Group.

– Dr. Richard Criddle, U.C. Davis biochemist, oil expert, seven years in the Persian Gulf.

– Tim Eilouart, chemical engineer, environmentalist, secretary of the Green Party in England.

– Doug Prose, graduate of U.C. Santa Cruz with a degree in Environmental Sciences and Geology, studied desert recovery after military activity, professional video producer of many films, including those made for the Sierra Club.

– Dr. Howard Wilshire, professional geologist with a doctorate from U.C. Berkeley who has performed geological research for 30 years, for the last 15 years studied effects of human activity in arid lands, published in many scientific journals.

Environmental correspondents from the following newspapers have been invited: *The Herald* (Monterey), *Salinas Californian*, *San Jose Mercury*, *San Francisco Examiner* and *The Monthly Planet* (Santa Cruz).

The forum is being sponsored by the Peace Coalition of Monterey County.

TOR HOUSE BENEFIT SET

A benefit for Tor House, the home of the late poet Robinson Jeffers, will be held at Whittakers garden and gift shop in Carmel on Friday, Feb. 22, from 5 to 7 p.m.

The event, similar to one held one year ago, will feature an array of gourmet hors d'oeuvres fashioned by talented chefs, along with a selection of vintage wines. In addition prizes will be awarded some lucky ticket holders. The prizes include docent-led tours of Tor House.

Tickets for the benefit will cost $12.50 each. They will be available at Whittakers on Lincoln Street between Ocean and Sixth in Carmel; at some real estate offices; and at the door on the evening of Feb. 22.

The event is sponsored by the Carmel Board of Realtors. It is one of a series of benefits planned by that Board to help maintain Tor House. The net proceeds from the benefit will be turned over to Tor House Foundation.

Hadley Osborn, president of Tor House Foundation, said: "We're very pleased that the Carmel Board of Realtors is sponsoring this fund-raising event. There is a lot of deferred maintenance at Tor House that needs to be taken care of. In fact, we have quite a wish list. Our most urgent need is to protect the structure."

Dwight Bennett, owner of Ailing House Pest Control service, an affiliate of the Carmel Board of Realtors, has donated a pest control inspection of Tor House. The inspection will be carried out in the

HOSPITALITY ASSOCIATION TO HOLD DINNER-DANCE

The Monterey County Hospitality Association will hold its annual party, dinner-dance and auction on Sunday, Feb. 24 at the Hyatt Regency Monterey.

The fund-raising event will include a five-course dinner and dancing to the Roger Eddy Band as well as the naming of "Hospitality Industry Person of the Year."

Reservations may be made by calling 624-9459 or 649-6544.

FIRST MURPHY BENEFIT FASHION SHOW SET

The First Murphy Committee, sponsored by Carmel Heritage, will host a benefit fashion show presented by Saks Fifth Avenue Carmel, at 4 p.m. Monday, March 4 at the Highlands Inn.

Featured will be the spring 1991 designs of Stanley Platos and Martin Ross, who specialize in sophisticated fashions for women. The designers, who are based in New York, will be present at the show. Afternoon tea will be served at the event at the hotel overlooking the Pacific Ocean.

All proceeds benefit the restoration of the First Murphy at its new location on Lincoln Street north of Sixth. The project begins in March.

The first home built by Carmel's first master builder/architect, M.J. Murphy, this unique cottage was home to the then-17-year-old Murphy's mother and sister. Once restored, the 1902 First Murphy will be used as a clubhouse for local residents.

Murphy went on to design and/or build many of the village's most distinctive structures, including the Harrison Memorial Library, the Sundial Lodge, the Pine Inn, the Holiday House, and the Carmel Art Association building.

Fleece Dennis of Carmel Heritage and Kate Rayne of the First Murphy Committee are co-chairing the event; Gerry Naditz, Saks manager, is responsible for the donation to the community.

Tickets, at $20 each, may be reserved from Dennis at 624-2463 or by writing to her at 3820 Whitman Circle, Carmel, 93923.

Reserved tickets will be held at Fireside Room entrance of the Highlands Inn. Tickets are entirely tax-deductible.

AMNESTY INTERNATIONAL CELEBRATES 30TH ANNIVERSARY

1991 is the 30th year of Amnesty International's work on behalf of the victims of human rights abuses. Over the last 30 years, public pressure has forced repressive governments to observe the human rights of their citizens. Prisoners of conscience have been released, political prisoners have been treated more fairly, torture chambers have been closed and executions have been stopped.

Unfortunately, torture and abuse continue in all parts of the world.

Recent events in Lithuania, China, Iraq, Turkey, Morocco, Myanmar (Burma) and elsewhere have kept the name of Amnesty International in the news – often quoted as the most reliable, unbiased source of information on human rights abuses. Amnesty International is politically impartial and independent of all governments, political parties and economic interests.

In response to burgeoning interest in the work of Amnesty International, AI's local group No. 204 will hold a public meeting on Monday, Feb. 25 at the Monterey Public Library at 7:30 p.m. Representatives of Amnesty International will provide information on various aspects of its work including Group No. 204's prisoner of conscience in Syria, participation in the Andean Regional Action Network, Urgent Actions, Freedom Writers, petitions, letterwriting and Amnesty International's mandate in an open house setting.

Continued on page 15

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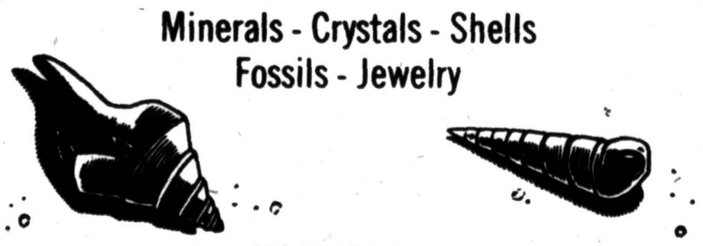
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PINE WHISPERS

Continued from page 14

For further information, contact Samantha Cabaluna at 394-2338.

HOSPITALITY ASSOCIATION HOSTS "ALL THAT JAZZ" DINNER DANCE AND AUCTION, FEB. 24

The Monterey County Hospitality Association is hosting its annual party, dinner dance and auction on Sunday, Feb. 24th at Hyatt Regency Monterey.

The evenings festivities with an "All That Jazz" theme will kick off with a champagne reception and silent auction at 6 p.m. followed by a five-course dinner and dancing to the music of the Roger Eddy Band. A highlight of the evening will be the naming of the "Hospitality Professional of the Year," an annual award made to the person who has made unusual and significant contributions to the hospitality industry.

As one might expect from the hoteliers, restaurateurs and others associated with the hospitality industry, the auction items are nothing short of spectacular. Five nights in five-star hotels in Nassau, Colgone, Maui and London are on the auction block, as well as a number of local getaways from the Inn at Spanish Bay, La Playa, Doubletree, Ventana, the Monterey Sheraton and more. The Monterey Jazz Festival, the Salinas Rodeo and the AT&T Pro Am have all donated season passes to the auction.

The evening will begin with a special salute to the men and women of the armed forces serving in the Persian Gulf.

The themed dinner courses (which will remain a surprise until served) have been titled "Begin the Beguine," "That's Amore!," "Intermezzo," "New York, New York" and America the Beautiful."

Tickets for the event (black tie optional) are priced at $65.00 per person for members and $75.00 for non-members. Reservations may be made by calling 624-9459 or 649-6544.

CONCERNED SENIORS TO MEET FEB. 24

The Concerned Senior Citizens Monterey Peninsula Club, will meet Monday, Feb. 25 at 1:30 p.m. in the community room of the Monterey Public Library 625 Pacific St. Dr. Joel S. Shain, director of The Monterey Wellness Center, will speak on "Healing Your Arthritis." Meeting is open to the public at no fee. Details call 375-4472.

LECTURE BY DR. KEVIN STARR SET FOR FEB.

The York School Lecture Series titled "Our Most Precious Resources" presents its first speaker, Dr. Kevin Starr, a noted California historian, on Friday, Feb. 22 at 7:30 p.m. in the York School Chapel. This lecture is presented in cooperation with the City of Monterey and the Monterey History and Art Association and is free to the public.

California has a high crime rate, a high percentage of homeless people, congested freeways, high property values, high cost of living and record-breaking air pollution. These are some of the characteristics that make California famous. Why then has there been an incredible increase in population and a predicted higher increase during this decade? Why do people still choose California? Is the past any guide? Starr will be giving us his insights on these topics.

Kevin Starr was born in San Francisco. He received his bachelor's degree from the University of San Francisco and his master's and doctorate from Harvard. He also holds a master of Library Science degree from U.C. Berkeley and has done post-doctoral work at the Graduate Theological Union. Starr has served as Allston Burr Senior Tutor in Eliot House at Harvard, executive assistant to the Mayor of San Francisco, the city librarian of San Francisco and a daily columnist for the *San Francisco Examiner*. He is currently professor in the School of Urban and Regional Planning at the University of Southern California. Starr is the author of numerous newspaper and magazine articles and has written five books, three of which are part of his *Americans and the California Dream* series for the Oxford University Press.

Reservations are suggested and can be made by calling 372-7338 or 422-4299 at The York School. A reception will follow Starr's lecture.

SPCA OF MONTEREY COUNTY TO HOLD VOLUNTEER ORIENTATION SESSION

Give of your time to help the animals of Monterey County by being a volunteer with The SPCA of Monterey County.

An orientation session will be held on Saturday, Feb. 23, from 10 a.m. to noon in The SPCA's Education Center on the grounds of The SPCA, 1002 Monterey Salinas Highway 68, across from the entrance to the Laguna Seca Recreation Area.

Volunteer to walk dogs, be an adoption counselor, assist in the low-cost spay/neuter clinic, be a gardner, work in one of The SPCA's benefit shops or care for wildlife. There are many opportunities to help animals.

Call 373-2631 or 422-4721, ext. 223 for more information.

AIDS IN WORKPLACE TO BE DISCUSSED

As part of HIV/AIDS Awareness Week 1991, a presentation designed to help businesses address AIDS in the workplace will be held in three sessions, 8 to 9 a.m., 11:30 a.m. to 12:30 p.m. and 5:15 to 6:15 p.m. Thursday, Feb. 21 at the offices of Buchholz and Rosenzweig, The Mews Building, second floor, Fifth and Dolores in Carmel. Title of the sessions is "Being Prepared, Being Ready," and will by presented by Robin Rosenzweig, a training consultat and AIDS educator and trainer.

For more information call 625-9524.

FREE TRANSCENDENTAL MEDITATION LECTURE SERIES

There will be a series of free introductory lectures on Transcendental Meditation as taught by Maharishi Mahesh Yogi at 7 p.m., Thursday, Feb. 21 through Tuesday, Feb. 26.

For information call David Rosenkranz at 624-9169.

CARMEL BRIDGE CLUB RESULTS

On Feb. 11, Carmel Bridge Club held their weekly bridge game at Sunset Center.

North/south first place was won by Mary Lou Bernhardt and Shirley Temple; second place by Joe Howell and Dick Doe; third place by Lois Ebert and Charlotte Elliott.

Ted Holt and Dorothy Craig captured east/west first place; second place was won by Quentin and Betty Rust; third place by Alma Connell and Vera Marcolli.

Winners at the Feb. 18th bridge game were, in north/south position, first place – Bill Hankinson and Lucille Chasnoff, in second place – Dick Doe and Joe Howell, in third place – Barbara Yeomans and Betty Loesch, in fourth place – Mary Lou Bernhardt and Shirley Temple.

First place east/west was won by Hugh and Phyllis Steven; second place by Barbara Snell and Phyllis Lettieri; third place by Ethel Rittermal and John Clark; fourth place by Vera Marcolli and Alma Connell.

Bridge players are invited to the bridge games held every Monday afternoon at Sunset Center, starting at 1 p.m. Call 625-4307 for information.

On Feb. 25, the Carmel Bridge Club will hold the National Senior Citizens Game sponsored by the American Contract Bridge League. The same pre-dealt hands will be played at hundreds of bridge clubs throughout the country. Analysis sheets will be given to players at conclusion of the game. All players 55 and over are invited to attend. For reservations call 625-4307.

UNITED METHODIST WOMEN MONTHLY MEETING

United Methodist Women are holding their monthly luncheon meeting at 11:45 a.m., Thursday, Feb. 28 in Carlson Hall of Church of the Wayfarer located at Lincoln and Seventh, Carmel.

Father Dennis Gilbert of Child Advocates of California will be speaking and the Bible Circle will be hostesses. Non-members are welcome. The cost is $2.50 and reservations are suggested. For further information call Mausita Jennings at 624-2143.

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COAST & COUNTRY

659-4536

By Barbara March

Hang in there Francis

DON'T BE misled. This is not a golf story. It's about an unknown art collection that is being neglected.

During this year's AT&T tournament the Pebble Beach and McComas rooms at The Lodge at Pebble Beach were converted to a bar and grill and opened to the general public. Golf fans cheered from the balcony of the Pebble Beach Room as the finishers came down the home stretch to the 18th hole.

Foot-sore ladies who had golf-hiked all afternoon hoping to grab a quick snapshot of Clint smoked in the McComas Room while they waited impatiently to use the women's restroom. Odds are no one noticed or cared about the two 6-by-9-foot **Francis McComas** pueblo paintings on the wall.

No one at Pebble Beach Co. seems to care about them either.

Early California artists Francis John McComas and his wife **Eugenia Frances Baker McComas** (Gene), lived and painted on the Monterey Peninsula. Francis McComas' works are in many private collections and are valued in the hundreds of thousands. Pebble Beach Co. owns six McComas works, three large paintings by Francis McComas and three by Gene. Two are at The Lodge, three at The Beach Club and one was hanging on a broken frame at Miller's Storage until last year, when it was finally rescued and wrapped around a carpet roll at Miller's Storage. They are currently valued at more than $250,000.

No plaque or wall tag recognizes their presence or importance at the resort and protective railings are absent. As a result banquet tables, coat racks and cigarette smoke have damaged the canvases over the years. They're in need of cleaning and repair.

Hidden treasures such as the McComas paintings were brought to light when a recent inventory and appraisal evaluation of the Pebble Beach Co. art collection determined their current value. The influence of **S.F.B. Morse**, founding father of Pebble Beach and a true champion of the arts, netted the company an impressive art collection – which should be spared and shared.

The Monterey Peninsula has a rich legacy of art: The McComas paintings are part of that heritage. Suggestions have been made to PBC by concerned members of the local art community that a room (the Pebble Beach Room is a possible choice), be devoted as gallery for the neglected paintings. Revenue-producing floor space would not be compromised. Only the now-barren walls would change. Imagine the public relations possibilities.

Historically rich (at least in its archives), Pebble Beach Co. is more interested in decor de jour than preserving and honoring its past. In contrast, the Sheraton Palace in San Francisco is setting an example PBC could easily follow. The $150 million resoration of the grand lady of Market Street includes the re-hanging of Maxfield Parrish's "Pied Piper of Hamlin" mural in the Pied Piper Bar adjoining Maxfield's Restaurant. The Pied Piper Bar was once voted "One of the World's Seven Greatest Bars" by *Esquire* magazine. The grand re-opening of the Sheraton Palace is scheduled for early April.

Perhaps Pebble Beach Co. should accept the hand the art community has offered and work out a solution before it's too late. Options could include loaning the paintings out to a local museum with the guarantee of permanent display or establishing a gallery/history room at the resort to tell the story of Del Monte Forest.

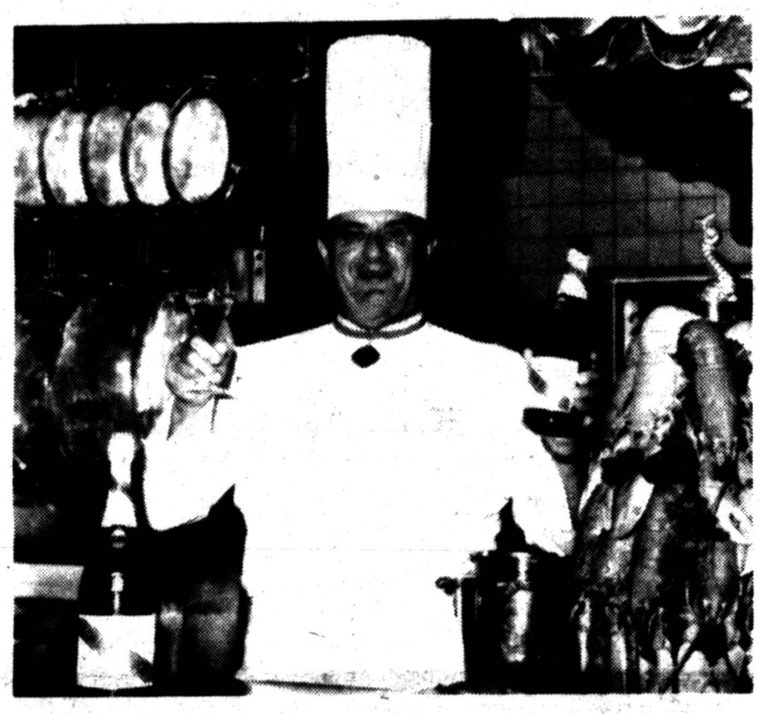
The "Pebble Beach Pueblo Room" is an option that deserves serious thought.

A FIRST

"All That Jazz" – the Monterey County Hospitality Association will hold its first social fund-raiser. The black-tie-optional event includes a champagne reception, silent auction, dinner and dancing.

IT'S A race against the clock! Concentrate or you'll be missing a finger. Julia Child and Brian Whitmer of Highlands Inn are experts with the filet knife.

CHEF RICHARD Hoff from Silks at San Francisco's Mandarin Oriental served delicacies to Karen Pennington and other guests attending "Bubbles, Bejing and 'Then Sum'." Richard's in-laws are Tom and Mary Anne Conmy of Carmel. (Chris Hulse photo.)



PAUL BOCUSE, the "father of nouvelle cuisine" comments on the evolution of his cooking style – "Nouvelle cuisine is now over 20 years old. Now we are returning to traditional cooking, emphasizing taste above all." Bocuse headlines this year's "Masters of Food and Wine" starting Feb. 26 at Highlands Inn.

Auction items (for adventursome travelers), include five nights in either Cologne, Amsterdam, Nassau or Maui. Call Executive Director **Philip Lombardi** at 624-9459 for ticket info.

THE MASTERS

ITEM – Masters of Food and Wine sources report one small change in the lineup. **Jean-Georges Vongerichten** of Restaurant Lafayette in New York sends his regrets and **Patrick Clark** from Bice bistro in Los Angeles will fly up to take his place.

ITEM – **Paul Bocuse**, called the "father of nouvelle cuisine" will kick off the first cooking presentation Wednesday, Feb. 27 following the Tuesday night "Tasting Extravaganza."

ITEM – This year's Master's outing is a horseback tour and picnic at Andrew Molera State Park. A knowledgeable chef and guide will point out the varieties of local edible greens growing in our own backyard. Let's hope the horses aren't gourmet grazers!

ITEM – If the "Petrossian Reception and Dinner" on Thursday, Feb. 28 is anything like last year's event guests should reserve their favorite room at Highlands Inn now. Sign up your favorite designated driver now so you can enjoy the Champagne Mumm cuvees and caviar tasting.

ITEM – Hopefully "national treasure" **Marcella Hazan** will talk about real Italian food and not "prototypes" (a food editor's buzz word), when she examines the art of Italian cooking during her presentation on Friday, March 1.

Continued on page 17

THROWING PIZZA dough into the air is child's play compared to Jim Chang's noodle-making dexterity. Jim was one of the guest chefs at the AIWF "Celebration of Asian Cuisine in America." (Chris Hulse photo.)

ANNE AND Dennis Mills chatted with Napa Valley guests Deborah and Bill Harlan (left to right), at the American Institute of Wine & Food Chinese New Year. Dennis is general manager of Highlands Inn and the Bill is one of the partners with Rancho San Carlos. (Chris Hulse photo.)

Coast & Country

Continued from page 16

Hazan, author of *The Classic Italian Cookbook*, and **Bradley Ogden** of the Bay Area's Lark Creek Inn will create a luncheon complemented by wines from Spottswoode and Poggio Antico Wineries.

ITEM – Pacific's Edge **Brian Whitmer** keeps the culinary flame hot with his series of cooking classes. Follow up on the "Masters of Food and Wine" with "The Bounty of Monterey Bay" on March 19, "Small Farms, A Monterey Treasure" April 16, "The Fresh Offerings of Spring" scheduled for May 21 and "Cooking Light with Strong Flavors" on June 18. Classes are $85 each including lunch. For more information call 624-3801.

PREMIER PLUS LOVE

Internationally known designer and Carmel Valley resident **Laurel Burch's** favorite song is *The Wind Beneath My Wings*. She has logged thousands of air miles, circling the globe while traveling for her company, Laurel Burch Inc. It figures that she would meet **Jack Holton**, her "soul mate," on one of her frequent flights from New York to San Francisco. Laurel and Jack were seated together and fell in love somewhere over Oklahoma City. The wedding is planned for this spring.

So don't be discouraged ladies, even in this fast-paced jet age, there is still time for old-fashioned love. It can happen.

GUNG HAY FAT CHOY

Happy New Year! The American Institute of Food and Wine tried to jump under the snaking tail of the Chinese dragon at "Bubbles, Beijing and 'Then Sum,'" held at The Inn at Spanish Bay. The dragon and traditional lion dancers were loud and colorful, the crowd, quiet and mostly sedate. Except for one woman, who shimmied her sequins to the ceremonial beat of the huge drum.

American Institute founder and spokesperson **Julia Child** spiced up a listless panel discussion billed as "A Celebration of Asian Cuisine in America." She dated her Chinese food initiation to World War II when she served in China with the OSS, the Office of Strategic Services, a government intelligence agency. Child admitted to not having much current experience with Chinese cooking and expressed concern that traditional cuisine was losing ground to trendy Thai and Vietnamese dishes. Her fellow guest chef panelists **Mindy Schreil, Richard Hoff, Don Skipworth, David Soo Hoo, Bruce Cost and Martin Yan** tried to be interesting (Yan told jokes), but they could have been reading from their favorite cookbooks.

One chef commented afterward he was unaware he would be asked to sit on a panel and was totally unprepared. "The last time I spoke to this many people was at my high school graduation," he said. Master of ceremonies **Ellen Brown**, former food editor of *USA Today*, tactfully suggested a timely stage-left exit to the chefs and they departed for the sanctuary of the kitchen.

Chinese is chef **Jim Chang's** primary language and he deferred when asked to sit on the panel. Instead Chang, from the New Peking restaurant in San Jose, silently demonstrated the centuries-old art of noodle making to the crowd gathered in the Spanish Bay ballroom. The only sound was the thump of the dough on the stainless-steel (not marble or granite) table as he twisted, stretched, doubled and re-doubled a three-foot long coil of dough into 128 strands of Chinese noodle and then served them to onlookers.

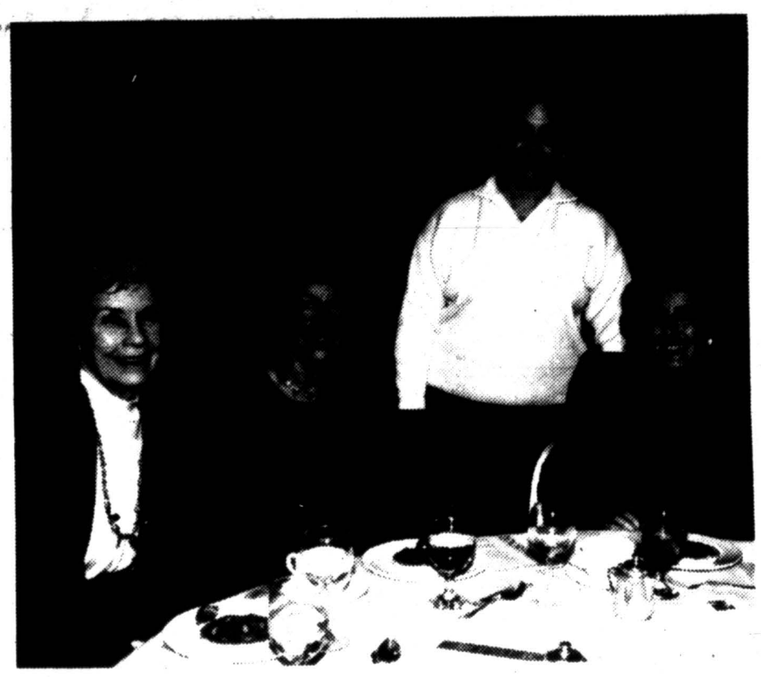
The selection of food from restaurants such as Silks at the Mandarin Oriental in San Francisco and Chinois East/West in Sacramento, was delicious, the lines at each tasting table moved swiftly and fortune cookies promised good luck in the year to come.

The next day Julia Child was the guest at a luncheon and book

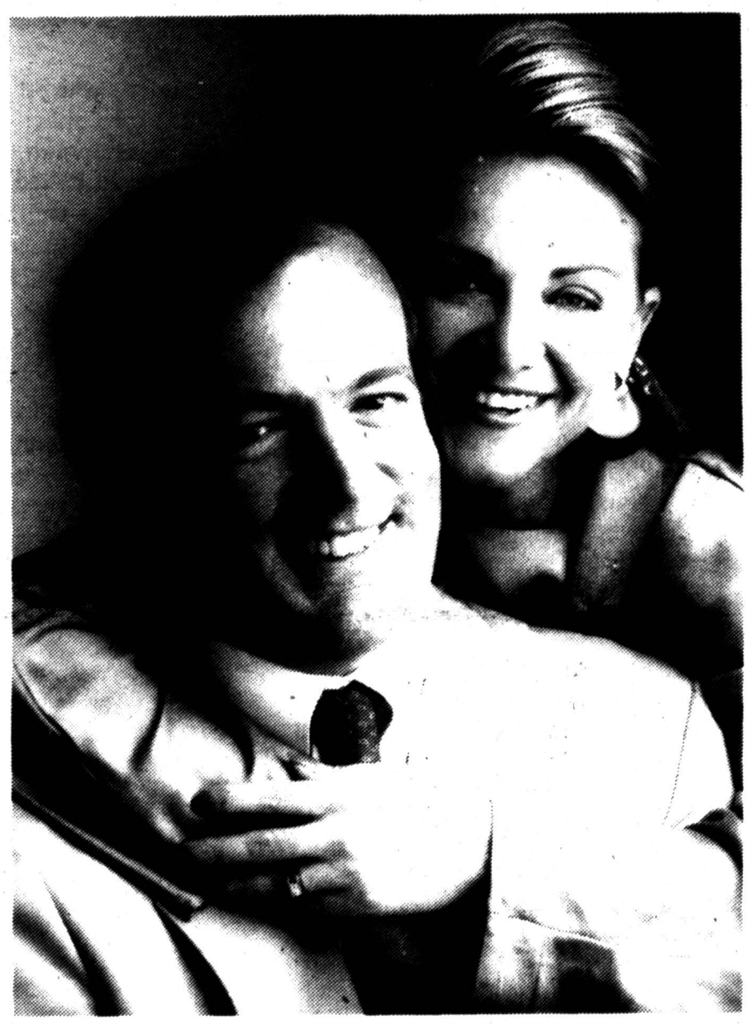
Continued on page 18

NANCY LEVINE, Pat Yates and Marilyn Gustafson (left to right), walked their plates around the room and sampled egg rolls, Chinese noodles, pot stickers and shrimp cakes at the AIWF Chinese New Year celebration at Spanish Bay. (Chris Hulse photo.)

CHINESE NEW Year's red stood out in a room full of black cocktail dresses. Emile Norman wore red sneakers and Stewart Fuller (left) blended into the background next to Delores Gunia's red dress. (Chris Hulse photo.)



CLARISSE PRUITT, Joan Ristenpart, Sally Magee and Nancy Doolittle (left to right), represented the Carmel Music Society at the MCCC annual luncheon. (Chris Hulse photo.)



LAUREL BURCH, designer/artist and founder of the Laurel Burch Companies, will wed Jack Holton, co-chairman of the Laurel Burch Companies, in the spring of 1991. Laurel and Jack divide their time between a hilltop villa in Carmel Valley and a home in Marin.

A CHINESE dragon made a grand and noisy entrance at the Inn at Spanish Bay. (Chris Hulse photo.)

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COASTLINES

Continued from page 17

signing sponsored by the AIWF and Smith College Alumna Association at the Monterey Plaza and that evening she attended a Founder's Dinner at Rancho San Carlos.

PROMOTE THE ARTS

Television anchorwomen **Beverly Byer, Kathy Nash** and **Kirstie Wilde** presented $112,000 in cultural grants to 33 organizations and projects on behalf of the Monterey County Cultural Council recently at The Inn at Spanish Bay.

Local recipients included the Forest Theater Guild, Ballet Fantasque, Children's Experimental Theater, Pacific Grove Museum of Natural History, Pacific Grove Art Center, Carmel Music Society, Carmel Bach Festival, Youth Music Monterey, the Carl Cherry Foundation and the Robinson Jeffers Tor House Foundation.

FOOD FOR CHILDREN

"More than 10,000 young children between the ages of 18 months and five years in Monterey County are eligible for but do not receive federal food assistance." — Monterey County Health Department Woman, Infants and Children's Program.

COMING UP

SUNDAY, FEB. 24

The first in a series of Youth Music Monterey receptions and recitals. **Katie Clare Masseo** and **Robert Freeman** will perform at the home of **Rossario** and **Katie Clare Mazzeo**. Future presentations include **Tan Swensen** on March 2 and **David Higgs** on March 3.

PG Pride presents "The Great Taste of P.G."
The event will be held in the **Sally Judd Griffin** Building, 700 Jewell Ave. and is black-tie optional.

PACIFIC GROVE Art Center board members proudly show off their grant check at the Monterey County Cultural Council luncheon (left to right), President Jo Anna Chapman, Treasurer Sally Higgins, board member Jim Price and Vice President Barbara Murphy. (Chris Hulse photo.)

WILL THE real model(s) step forward?! Selling door prizes at the Monterey County Cultural Council evening were (left to right), Rafaelita Hinton, Natalie Quick, Pamela Newman, Feliz Pasquinelli and Angelique Williamson. Feliz is treasurer of the council, the others are from the John Robert Powers Modeling Agency. (Chris Hulse photo.)

TELEVISION ANCHORWOMEN presented $112,000 in cultural grants recently on behalf of the Monterey County Cultural Council. From left, John Totten, president of the council; Kathy Nash, KMST; Kirstie Wilde, KCBA; Beverly Byer, KSBW; and George Rodman, council board member. (Chris Hulse photo.)

YWCA offers counseling to women

The YWCA of the Monterey Peninsula will offer a counseling program geared to meet the needs of adolescent and adult women.

This counseling program is designed to address problems, build self-esteem, improve relationships, help cope with stress or depression and deal with life changes and crisis.

YWCA counselors are marriage, family, child counselor interns. Day and evening appointments are available. Sliding fee scale is based on clients' income. Counseling sessions meet at the YWCA, 801 Lighthouse Ave., Monterey.

For details or to schedule an appointment, call 649-0834.

Re-entry students' support group

A Re-Entry Support Group is being organized by the Monterey Peninsula College Women's Program to assist students who are returning to school following an interruption in their studies.

The group offers re-entry students an opportunity to meet other students who are experiencing the same fears, concerns and excitement about returning to the classroom.

Jeanne Costello is the facilitator for the re-entry group which meets from noon to 1 p.m. each Monday in Social Science Building Room 204. For details, call 646-4276.

Assist the women's shelter

Do you feel domestic violence is a problem? Would you like to do something to help? Do you have three hours per week to volunteer?

If you answered "yes" to these questions, the YWCA Women's Shelter needs you. For more information, call Chris Hoffman, crisis line director, at 372-6300.

Free AIDS testing available

If you think you've risked contracting AIDS from sexual contact or sharing of IV drug needles, a free test is available to see if you have been exposed to the virus. The test is anonymous; you do not have to give your name.

Daytime testing in the Monterey Peninsula area will be offered Mondays and Fridays from 8:30 a.m. to 3:30 p.m. at the Health Department, 1292 Olympia (in parking lot of Broadway and Noche Buena), in Seaside. Appointments are required. For information or appointment call 899-8100.

In Salinas, the test is offered 9 a.m. to 6 p.m. Tuesdays at the Health Department, 1270 Natividad Road. For an appointment, call 755-4512.

Evening testing is available 6 to 9 p.m. Tuesdays at the Salud para la Gente Clinic, 10 Alexander St., downtown between East Beach and East Lake streets, Watsonville. For an appointment, call 728-0222.

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CHURCH DIRECTORY

Friday, Feb. 22

CONGREGATION BETH ISRAEL

Friday evening services at 8:15 p.m.

Torah study on Saturday at 10 a.m. with Shabbat services at 11 a.m.

First Friday of every month, a family service is held additionally at 7:30 p.m.

The congregation is located at 5716 Carmel Valley Road, Carmel.

Sunday, Feb. 24

ALL SAINTS' EPISCOPAL CHURCH

The sermon will be preached and the Eucharist celebrated at the 8 a.m., 10 a.m. and 5:30 p.m. services.

Wednesday Singles Support Group at 7:15 p.m.

Sunday School for kindergarten through fifth-grade at 10 a.m. Adult Rector's Forum at 9 a.m. Sunday School for Juniors and Seniors at 9 a.m. Senior High Youth will meet at 7 p.m.

Childcare provided for all services.

The church is located at Ninth and Dolores, Carmel.

FIRST BAPTIST CHURCH OF CARMEL

The Rev. Andrew Strachan will preach the sermon at the 11 a.m. service.

Tuesdays' "7:01" is for all Junior High Youth and begins at 7:01 p.m. High School Bible Study Wednesday evening at 7 p.m.; both led by Youth Pastor Casey Jones.

First Baptist Church of Carmel is at 8340 Carmel Valley Road at Schulte Road.

CARMEL VALLEY COMMUNITY CHAPEL

Pastor Sandra Vasel Edwards will present the communion meditation at the 10:30 a.m. service.

Sunday School at 10:30 a.m. Middle School Youth Group 6-7:30 p.m., High School Youth Group, 5:30-7 p.m. on first and third Sundays.

The chapel is located on the corner of Paso Hondo Road and Village Drive, Carmel Valley. Coffee hour and refreshments follow the services. Nursery available.

CARMEL CHURCH OF RELIGIOUS SCIENCE

Rev. Patricia-Alyce Parker will preach the Sunday topic *Positive Self-Love* at the 11 a.m. service.

First Sunday of the month, a potluck will follow the service. Wednesday evening healing Meditation 7-8 p.m. Public invited.

All activities are held at the Sanctuary, Carmel American Legion, Dolores and Eighth, Carmel.

CARMEL PRESBYTERIAN CHURCH

Interim pastor, Dr. David Dilworth will preach the sermon at the 8:15, 9:30 and 11 a.m services. Sunday School for all ages at 9:30 a.m.

Families are encouraged to worship together at the services. Nursery care provided all services. The church is at Ocean and Junipero, Carmel.

CHURCH IN THE FOREST

The Rev. Lamont Wiltsee will preach the sermon at the 9:30 a.m. service.

The church is located at Stevenson School, Forest Lake Road in Pebble Beach.

THE CHURCH OF THE WAYFARER UNITED METHODIST CHURCH

The Rev. Charles C. Anker will preach the sermon at the 9:30 a.m and 11 a.m. services.

Child care available at both services.

Sunday School at 9:30 a.m.

Church of the Wayfarer is located on Lincoln & Seventh, Carmel. Nursery care is provided.

CHRISTIAN SCIENCE

The subject of the lesson-sermon will be *Mind* to be held at First Church of Christ, Scientist, Monte Verde and Fifth, Carmel.

The service is at 10 a.m. with Sunday School at the same hour. Wednesday evening testimonial meeting is at 8 p.m. Child care provided for all services.

COMMUNITY CHURCH OF THE MONTEREY PENINSULA

The Rev. Ronald G. Barton will deliver the sermon at the 10:30 a.m. service.

A coffee hour follows morning worship. Church school for children is at 10:30 a.m. Nursery care is provided.

The church is a mile east of Highway 1 on Carmel Valley Road.

EMMANUEL FELLOWSHIP

Pastor Reese Mayo will bring the morning message at Emmanuel Fellowship (Foursquare Church). Service is held at 10 a.m. at the Steinbeck Forum at Monterey Conference Center in Monterey.

Nursery care is provided for all gatherings. Home Bible studies are held Tuesday and Wednesday nights. Call 646-0121 for more information.

FIRST ASSEMBLY OF GOD (CARMEL CHRISTIAN FELLOWSHIP)

Rev. Kevin Grimes will preach the word of God at the 10:30 a.m. service.

Sunday School (ages 4-12), following worship. Bible study Wednesday at 7 p.m. Nursery care provided Sunday.

Located in the scout house on the corner of Mission and Eighth in Carmel. Visitors welcome. Call 624-9302.

MONTEREY PENINSULA FRIENDS MEETING (QUAKER)

Silent meeting for worship Sunday, 9:30 a.m. at the O'Donnell Library, 155 Van Buren, Monterey. Everyone invited. 625-1761 or 649-8946.

ST. DUNSTAN'S EPISCOPAL CHURCH

The Rev. Craig Lister will preach the sermon at the 8 and 10 a.m. services. Sunday and nursery school at 10 a.m. Nursery care provided. Coffee hour after the 10 a.m. service.

The church is located on Robinson Canyon Road in Carmel Valley.

ST. PHILIP'S LUTHERAN CHURCH

The Rev. Roy Blumhorst will deliver the sermon at the 9 a.m. service. Holy Communion will be celebrated the first and third Sundays of the month. Service for the hearing impaired the second Sunday of the month.

St. Philip's Lutheran Church is located at 8065 Carmel Valley Road near Schulte Road, Carmel Valley. Coffee hour follows the services.

UNITARIAN

At 9:30 a.m. Family Chapel & Chancel Players *Lafcadio: The Lion Who Shot Back*. At 11 a.m. guest Rev. Kenneth Collier preaches the sermon *Davida's Harp: Healing & Beyond*.

Sunday School at 9:30 a.m.

Nursery care during service hours.

The Monterey Peninsula Unitarian Church is at Aguajito Road at the intersection of Highway 1 and Highway 68, Carmel.

UNITY CHURCH OF THE MONTEREY PENINSULA

The Rev. Stretton Smith will give the lesson at the 11 a.m. service. A Fellowship buffet will follow.

Unity Church is located at Carpenter Hall in Sunset Center, on Mission St. between Eighth & 10th, Carmel.

KOREAN BUDDHIST SAMBOSA

Sineunm Hyonsuk Lee will deliver the sermon at 11 a.m. Daily meditation classes from 5:30 to 6:30 p.m. and from 7 to 8 p.m. The Korean Buddhist Sambosa is located at 28110 Robinson Canyon Road, Carmel Mid-Valley.

ZEN

The Monterey Bay Zen Center conducts meditation and services every Tuesday at 7 p.m., followed by a Dharma lecture at 8 p.m.

Sobun Katherine Thanas gives meditation instruction at 6:15 p.m. the second Tuesday of each month.

The Zen Center meets at the Cherry Foundation, Fourth & Guadalupe, Carmel.

Is brotherhood out of style?

Your children are invited to learn what the Bible teaches about the fatherhood of God and the brotherhood of man in the *Christian Science Sunday School.*

Any young person up to the age of twenty is welcome to visit or enroll.

Sunday at 10 o'clock
First Church of Christ, Scientist
Monte Verde, betwn. 5th & 6th, Carmel

HAVE YOU EVER WONDERED WHAT ALL THAT FAT IS DOING TO YOUR ARTERIES?

Before you eat another bite, think about how saturated fat can raise your blood cholesterol. Then think about how high blood cholesterol can clog up your arteries. Then think about heart attack. Enough to ruin your appetite?

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FATHER FARRELL'S WISDOM

Service above self

From the Feb. 24, 1983
Carmel Pine Cone

David Starr Jordan was the president of Stanford University for 22 years in the early part of this century. He had a home in Carmel. The tall, distinguished-looking naturalist and philosopher was a familiar figure on the quiet streets of Carmel when I was a boy.

During the summer vactions I was a guide at the Mission, and Dr. Jordan would often visit with me before his death at Stanford in September of 1931.

It brought back happy memories when I read these words of his recently: "Today is your day and mine; the only day we have, the day in which we play our part. What our part may signify in the great whole, we may not understand, but we are here to play it out, and now is our time. This we know: it is part of action, not of whining. It is part of love, not cynicism. It is for us to express love in terms of helpfulness."

Oh Lord, held us to do our part every day in serving You by serving others above self. Keep us from whining; may we not show cynicism nor offer alibis. However, now and then we need a tumble if it's just to keep us humble. Amen.

The Golden Years

By Myles Williams

More than 1,200 older chemists, engineers, mechanics, technicians and others are putting their skills to work for the Environmental Protection Agency (EPA). They are enrolled in the Senior Environmental Employment (SEE) program, which began in 1976 as an experiment and became a permanent EPA arm in 1984. The senior experts work in EPA headquarters in Washington and in its 11 regional offices, developing regulations, helping to monitor air quality and applying their expertise to other pollution-control projects. Starting pay for SEE enrollees ranges from $6 to $15 per hour. "They're not here just for the paycheck," says an EPA supervisor. "They have a sense of dedication and really want to help clean up America."

★ ★ ★

Jennie Capreri, of Glenside, Pennsylvania, volunteers to do "whatever anyone needs me for. I'm willing." She delivers meals to homebound elderly people for a Meals on Wheels program, plays harmonica in a three-piece band that entertains at a senior center, and teaches elementary school pupils Italian phrases so they can write their grandparents in Italy. Ms. Carpreri, a retired factory worker, is 79.

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624-3883

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Saturday Mass: 5:30 p.m. fulfills Sunday obligaion. Sunday Masses: 7:00, 8:00, 9:30, 11:00 a.m., 12:30 and 5:30 p.m. Confessions: Saturday, 3:30 to 5:30. Days before First Friday and Holy Days, 4:00 to 5:00 Mass at Big Sur, Sunday 10:30 a.m.
Rio Road

St. Dunstan's Episcopal Church
Sunday Services 8:00 a.m. Holy Communion, 10:00 a.m. Morning Worship. Wednesday Services 7:00 and 10:00 a.m. Holy Communion.
Robinson Canyon Rd.
Carmel Valley
624-6646

St. Philip's Lutheran Church
Worship and Sunday School 9:00 a.m.; Communion 1st & 3rd Sundays.
8065 Carmel Valley Rd.
624-6765

CRITIC AT LARGE

By Mac McDonald

Oscar the Grouch

I WAS going to do my usual number on the recent Academy Awards nominations, but as you can see by the space I'm squeezed in this week, I'll hardly be able to wax poetic about Julia Roberts' acting talent.

So instead, I'm going to let you know what Oscar favorites are playing in your neighborhood theaters. I'll leave my piece on the Oscars until I can find cozier digs.

Leading nominee *Dances With Wolves* (with 12 Oscar nods), is still playing at the Crossroads Cinemas to strong crowds and equally strong reactions. Fellow Best Picture nominee *Awakenings*, with another nomination for five-time nominee Robert DeNiro, is playing at the Lighthouse Cinemas in Pacific Grove.

The Dream Theater is showcasing Martin Scorsese's grim but riveting *GoodFellas*, which surprisingly garnered six nominations, including Best Director, Best Supporting Actor (Joe Pesci), and Best Supporting Actress (Lorraine Bracco).

Peter Weir got a nod for Best Original Screenplay for *Green Card*, now playing at the Lighthouse Cinemas, while box office giant *Home Alone*, playing at the State Theatre in Monterey, could only manage a couple of nominations for music (Original Score and Original Song).

Hamlet, now playing at the Crossroads Cinemas, garnered nominations for Art Direction and Costume Design.

Other nominated films just leaving local theaters (as of last week), included Stephen Frears' *The Grifters* and Francis Ford Coppola's *Godfather III*, and Tim Burton's *Edward Scissorhands*.

Several nominated films are currently available on home video, including *Pretty Woman, Dick Tracy, The Hunt for Red October, Total Recall, Longtime Companion, Young Guns II*, and *Flatliners*. Others are likely to be released before Oscar Night, including *Postcards from the Edge* and *Wild at Heart*.

Meanwhile the film that should be getting nominations, at least for actor, actress, director and best adapted screenplay, just opened on the peninsula Feb. 14. That would be Jonathan Demme's truly scary *The Silence of the Lambs*, now playing at Carmel's Golden Bough.

There, have I run out of room yet?

Wanted: Homes for all of us!

1. **Cocker Spaniel Mix,** Male, 3 mos. Kennel #47, MC#35235.
2. **Golden Retriever,** Male, 3 mos., Kennel #70, MC#11688.
3. **Aussie/Saluki Mix,** Female, 1 yr., Kennel #40, MC#35484, "Blossom," spayed and very sweet.
4. **Domestic Short Hair,** Male, 2 yrs., Cage #4, MC#11335, neutered.
5. **Domestic Short Hair,** Male, 1 yr. Cage #2, MC#11338, "Striker II," neutered.
6. **Domestic Short Hair,** Male, 2 yrs., Cage #7, MC#14239.

1.

2.

3.

4.

5.

6.

Volunteer your time for the animals. There will be a volunteer orientation on Saturday, February 23 from 10 a.m. to 12 noon in the Education Center at The SPCA of Monterey County, 1002 Monterey Salinas Hwy. 68. Find out what opportunities there are for volunteers. Call D'Anne Albers at 373-2631, ext. 223 to register for the orientation.
The Carmel Pine Cone, The Pacific Grove Monarch and The SPCA of Monterey County along with the business people represented on this page present this animal feature. Visit The SPCA animal shelter, Monday thru Friday, 11 a.m. to 5 p.m., or Weekends, 11 a.m. to 4 p.m.
PLEASE NOTE: Animals pictured are subject to prior adoption or return to owner/companion. Adoptions are to qualified homes only. If these animals have been adopted there are other adorable animals available...come on out. **AND, PLEASE HAVE YOUR PET SPAYED OR NEUTERED.**

Do You Know Who Helped 25,616,090 Needy Americans Last Year?

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Sharing is Caring

If you would like more information about our services and our volunteer network, please write: The Salvation Army, 799 Bloomfield Avenue, Verona, NJ 07044.

Give your lawn the spring test.

Before watering your lawn, be sure it needs watering. Step on the grass and if it springs back, it doesn't need watering. If it doesn't, be sure to water during the evening or the early morning.

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A water conservation message from the **Monterey Peninsula Water Management District**

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Bulgarian folk ensemble dances at Sunset Theater

BULGARIA boasts several outstanding folk ensembles, but has selected the Pirin Bulgarian National Folk Ensemble as its cultural ambassador to exhibit their country's artistic treasures to the world. This company of 75 — composed of dancers, orchestra and spectacular women's chorus — will appear at the Sunset Theater in Carmel at 8 p.m. on Friday, Feb. 22, for one performance only.

Under artistic director Kiril Stefanov, PIRIN melds the rich history of Bulgaria dating back through the Thracian, pre-Christian era to the present. The ensemble gives us a kaleidoscopic view of the best of Bulgarian folk culture, from the coast of the Black Sea through the Pirin Mountains into the Valley of the Roses, and to the more modern Sofia area, executed by amazing dancers of astonishing precision, with a breathtaking variety of steps. The Thracian Orchestra performs on original instruments authentic to the periods of the program. The world-acclaimed Stefanov Women's Chorus is a revelation in vocal production which is totally unique to Bulgaria.

Reserved seating prices are $12.50 and $10. Tickets are available at the Sunset Center director's office or Center Stage Ticketing in Monterey (649-5561). For further information call 624-3996.

The Sunset Theater is located on San Carlos Street at Ninth in Carmel-by-the-Sea.

PIRIN, the Bulgarian National Folk Ensemble, will dance Friday, Feb. 22 at Sunset Theater, San Carlos at Ninth, Carmel. Tickets are $10 and $12.50. For reservations, call 624-3996.

ARTS & LEISURE

JAZZ TIDES

By John Detro

The rich silences

SOMETIMES GIANTS weep. Sometimes they shed tears while recalling the women who keep them from the cold.

Such was the case after Stan Getz blew that mesmerizingly beautiful Brazilian set for the 1990 Monterey Jazz Festival's Sunday afternoon crowd.

Dizzy joined him onstage. There was this signal of an old friendship's depth: Diz copped Stan's cigarette pack off a music stand and scattered smokes across the ground.

The set drew huge applause. Curtain pulled. Those two jazz masters hung out together back there. And it was almost boyish, the gladful and somewhat impatient expression with which Getz watched the other man's face.

Stan had some news that he wanted Diz to hear. I was standing with them and made this promise: nothing would be written about their conversation until Getz formally shared the information with media pals. An item showed in Herb Caen's column. So — pledge kept and now's the time.

"Diz," Stan said, "I'm getting married again."

(The words represented a faith leap. Getz had been through open heart surgery and cancer threat, plus that long and bitter and widely-publicized divorce.)

Gillespie's intelligence clicked to attention.

"Diz," said Stan, "she's young."

(Official word: the nuptials will occur at Malibu in late June. And she's Samantha, beautiful singer who was with Getz when he showed up here and played for free many months ago. The site — Clint Eastwood's Mission Ranch Barn. Some buddies threw a private wrap party for Clint upon completion of his Bird Parker film. The bond between Stan and Samantha was obvious to all who saw them 'way back then.)

Diz pulled out his joke mode. "Man, you're old. She'll kick your butt — *bam* — while you're sitting down."

Stan simply looked at Diz and smiled.

What happens in silence between old friends? Only old friends know. It was something of an honor to feel the arc of wise affection that went back and forth between them.

Stan smiled and waited.

Diz shifted gears. Very quietly: "I need my marriage. Lorraine and I have been married half a century. Man, I couldn't make it without that."

Gillespie blinked back the dampness from his eyes.

"It's lonesome out there," Stan said.

Diz nodded. Yes.

The dampness was in Stan's eyes also.

"What is it," Getz said, "if you can't share it with someone?"

More silence.

More.

Words weren't enough and would have been too much.

The first jazz record I ever bought was a '50s EP. Extended Play — two short tunes per side. Dizzy and Stan on the mid-tempo Ellington ballad eventually led my girlfriend to comment: "You're changing, man. What's up?"

What's up?

Friendship.

Wedlock.

The rich silences of real friends.

Dizzy shook Stan's hand.

The story's no earth-mover.

Samantha and Stan.

Rather, this's the simple reality that holds earthly stuff together.

Stan and Samantha.

Long may they shine.

SIGHT BITES: Congratulations as well on the recent marriage of local jazz bassist Bryan McConnell and music booker Connie Booth. The agency still will carry the name Kelly/Booth. Connie's business partner — John Kelly.

Kuumbwa Jazz Center in Santa Cruz has String Trio of New York on Monday night (2/25). Contemporary chamber jazz by Charles Burnham, James Emery, John Lindberg. Eight o'clock kick; $11 per; Center Stage Ticketing.

The Friday night offering over there (2/22) — Mood Indigo with vocalist Coleen Douglas. Tickets ($5 apiece) at the door only. When Gary Burton Quintet plays Kuumbwa next month (3/11), the unit will include tenorman Don Paul McCaslin. Out of Aptos High, Don tore it up throughout last year's Monterey Jazz Festival. And just announced by Kuumbwa: John Scofield Quartet (4/22), Cedar Walton Trio (4/29).

Doc Ricketts' Lab on Cannery Row spotlights killer guitarist Robben Ford (2/24).

Nice note from Greg Stegeman, former Carmel Valley resident who's with The Four Freshmen these days. Greg says Capitol has released a "beautiful CD" that draws on the group's first dozen years. He adds that next month (3/17) they'll work the Rendezvous Ballroom's 50th anniversary bash with Kenton Band alumni. At Irvine in Southern California. (As you likely know, the Kenton crew played historic Rendezvous gigs.)

Bow Williams Big Band featuring vocalist Linda Lukenas will bust out on Friday night (2/22) at Monterey Plaza Hotel Grand Ballroom. That same spread's lobby lounge books solo players throughout each week.

A father/daughter jazz duo makes up the Friday evening bill for Hidden Valley Music Seminars (2/22) — guitarist Art Ryerson and superb flutist Ali Ryerson. Art has performed with everyone from Pops Armstrong to Leonard Bernstein; Ali's work has pulled down awards from European jazz critics. They promise a program of standards. Doors open at 7:30. Tickets ($10 per) available there.

Monterey Bay club brings in Mamou on Friday and Saturday nights (2/22-23). And don't forget those blues jams at Monterey Brewing Company (Sunday afternoons).

Nick Williams continues his Third Thursday Jazz Series at the Vista Lobos Room of Carmel's Vista Lobos Park (2/21). Local pros and promising students, says he. Call 626-9151 for talent IDs and reservations.

Recommended night sounds — Bassist Norm Ross hosting jam sessions at The Firehouse (Thursdays and Saturdays), trumpet man Ron Coolidge's group at Shanty Malone's (Tuesdays), Monterey Peninsula Jazz Orchestra at Mission Ranch Barn (Mondays), pianist Ace Hill with Bryan McConnell at Doubletree Lobby Lounge (Thursdays through Saturdays), Monica Harle Trio at Highlands Inn (Fridays and Saturdays), Brazilian percussionist Helcio Milito with pianist Weber Drummond at Spanish Bay Lounge (Wednesdays through Sundays), flugelhornist Brian Stock and bandmates at Portofino Coffee House (Sundays).

KAZU-FM Music Director Ace Lopez recommends the Lucinda Williams blues reissue picked up from the Folkways label by the Smithsonian people. Distributed via Rounder Records. Ace calls her voice "spell-binding at times." (It's clear that the KAZU executive level experiences some changes, but the fine lineup of jazz DJs remains stable — Jim Bourne, David Gitin, Bill Allison, Gil Rubio, Don Balestrieri.)

Milestone Records announces springtime release on a new album by pianist Freddie Redd. With tenorman Teddy Edwards, Curtis Peagler's blazing alto, trombonist Phil Ranelin. Produced by Eric Miller, one of the most creative studio honchos working today.

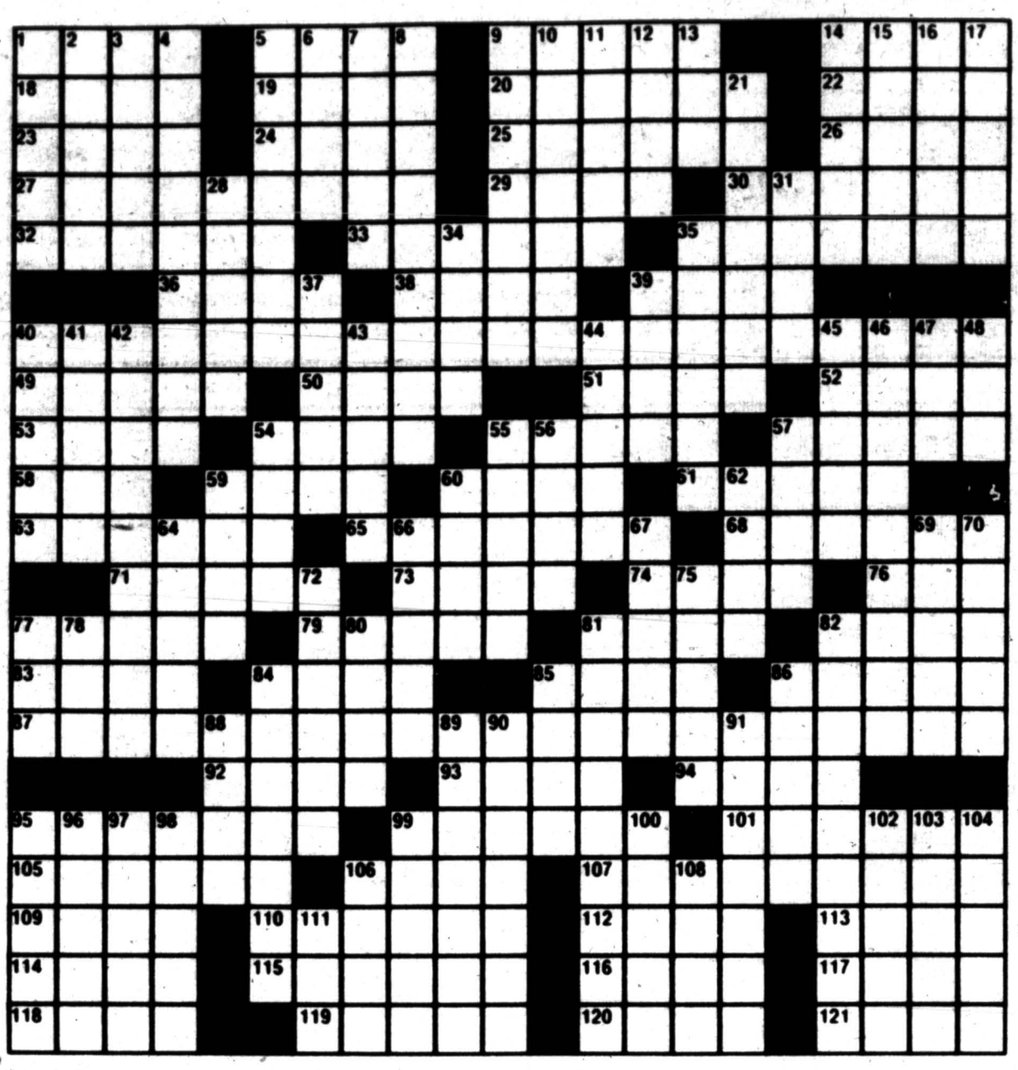
JAZZ FIGURE — The late Jack Daugherty (holding cup) liked to talk shop with Johnny Adams of KRML Jazz Radio. Johnny says Jack was being taken to Stanford for a heart bypass operation when he died earlier this month at age 60. Musicians and other intimates said goodbye to Jack via services in Pacific Grove. Carmel's Daugherty discovered The Carpenters and produced their sessions for A&M Records. Rather than simply count his money, Jack made a solid commitment to big band packages. One such album was recorded at Monterey with such top players as Chuck Findley, Bobby Shew, Tom Scott. New CD had just been released in Japan. Daugherty was a trumpet pro, keyboardist, composer, arranger, patron, electronics, innovator. This inspired risk-taker's presence on the scene will be missed.

THE NEW YORK TIMES MAGAZINE CROSSWORD PUZZLE

WANT TIBET? PERUVE IT!

By Jeanne Wilson/Puzzles Edited by Eugene T. Maleska

No. 0203



ACROSS

1 A 1977 movie
5 "Batman," e.g.
9 "But war's —— . . .": Cowper
14 Pollution problem
18 Chums
19 Shirley Temple's first
20 Thin layer
22 Famed hill near Dublin
23 Fusses
24 Custer's last major
25 "The guests —— . . .": Coleridge
26 Time periods
27 With 65 Across, source of 40 and 87 Across
29 —— B'rith
30 Rolling stock
32 Nap, in Nayarit
33 Sell or tell
35 Science that's on the rocks
36 Ticked off
38 —— de plume (pen names)
39 Writer Calderon
40 Start of a quotation
49 Inductance unit
50 White bubbles
51 Covenant
52 Greek peak
53 College studies
54 Blame bearer in a song
55 Occur as a consequence
57 Understood
58 Also
59 Facility
60 Singer Laine
61 Schism
63 Imagoes
65 See 27 Across
68 Set back
71 Family of Portnoy's creator
73 City south of Moscow
74 Graf ——
76 Caviar
77 Mold
79 Expert
81 Salutation of a sort
82 Meerschaum
83 All atwitter
84 Dock support
85 A-F links
86 First: Comb. form
87 End of the quotation
92 Wallet stuffers
93 She may wear a chador
94 Munsters' pet
95 Divulges
99 Order from Hunter
101 Kind of license
105 He wrote "I Marry You"
106 Dish for a king?
107 Author of the quotation
109 Indigo
110 Obscure
112 Belém, Brazil
113 Dagger of yore
114 Canonical hour
115 Tso-lin of Manchuria and family
116 Balm
117 To be, to Bernadette
118 —— bien!
119 Beginning
120 Canapés
121 Be zetetic

DOWN

1 Girasols
2 Spokes
3 Complete copy
4 Tax men
5 Token, sometimes
6 "Happy Days Are Here Again" composer
7 Landed estate
8 Call at a barn dance
9 Country-rock group
10 Parsley, e.g.
11 What one swallow doesn't maké
12 La Bohème
13 Chem. ending
14 Bargain
15 Cuomo or Lanza
16 Chimp's cousin
17 Like long-winded orators
21 Essay
28 Pitiless
31 Simba's sound
34 Seaver and Sneva
35 Attendants on Aphrodite
37 "—— Dream": Wagner
39 Uncle of Joseph
40 "They went —— way"
41 King of Judea
42 Celebrity's following
43 "Dog Day Afternoon" director
44 —— Downs
45 Column style
46 Recondite matters
47 Calais-to-Rouen dir.
48 Sunbather's goal
54 Hawkeye's unit
55 Barkin of films
56 Patricia of films
57 "Fish Magic" painter
59 Major chaser
60 Parrot's mandible covering
62 G.H.W.B., e.g.
64 Steady Eddie of pitching fame
66 Home of the slave
67 Coward's "To Step ——"
69 Frosh teasers
70 Murrow's "—— Now"
72 Callahan-Roberts song
75 Basketball defense
77 Short noncom?
78 Cry of discovery
80 Start of a W.S. title
81 Opossum shrimp
82 Shams
84 Ottawa chief
85 Poison
86 "Is life ——?": Gilbert
88 "Mum's the ——": Cervantes
89 Settle
90 Inflatable life jacket
91 Seems
95 "—— Sleep," Odets play
96 Under full legal age
97 "Common Sense" author
98 Van Gogh slept here
99 Open, tartlike pastries
100 Islands off Sicily
102 Anne Sedgwick novel: 1911
103 Rhone feeder
104 Nerve
106 Radar action
108 Lozenge
111 Greek letter

Answers to any three clues in this puzzle are available by touch-tone phone: 1-900-420-5656 (75¢ each minute).

Answer to last week's puzzle on page 33

Brunch is Beautiful

Historic La Playa Hotel in Carmel-by-the-Sea with flowering gardens, sunny terrace and ocean views... Is offering the most beautiful Brunch in the world! Enjoy an innovative buffet plus exciting entrees cooked to order in an atmosphere both relaxing and enchanted.

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Feb. 23 and 24 • 5:30am - 1pm • Laguna Seca Recreational Park
Don't be late, gates open at 5:30am with activities for the whole family!

- Enjoy a hearty pancake breakfast starting at 6am
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- Tethered Balloon rides from 8-11am
- Skydiving demonstrations from 7:30-11:30am
- Plus crafts, foods, souvenirs and fun for the whole family!

Major sponsorship by **KCBA-TV** and **KWAV-FM**
Admission $2 per person • Parking $4 per car

Benefitting the United Way of the Salinas Valley

MUSIC CORNER

By Nathalie Plotkin

Benedetto Lupo: technical security

HE PLAYS with an air of quiet confidence and great technical security, he being the 27-year-old Italian pianist Benedetto Lupo who appeared Sunday afternoon in Carmel's Sunset Theater as part of the Keyboard Artist Series.

There can be no argument about Lupo's pianistic mastery. It was very much in evidence during a musically challenging program, which, for the most part, was very successfully accomplished.

The high point of the afternoon for my taste was the pianist's poetically sensitive and musically polished interpretation of the *Fantasiestucke,*" Op. 12 by Schumann who meant the work to express both the passionate and the tender aspects of his own personality. It was noted that the composer put titles on the music after he wrote it.

Evening was a mood picture expressed through a suave murmering legato and gentle touch. *Soaring* was stormy and went better in the soft passages where the music was given time to breathe. *Why?* was given with sensitively romantic and expressive phrasing. *Whims* was waltz-like and kept at a lovely *mezza voce* dynamic level. Even the fortes were on a smaller scale.

In the Night whirled and swirled with dramatic virtuosity and again a pleasing aural center. *Fable* was delicately mercurial while *Dream Visions* was full of whirling notes played lightly and deftly. *The End of the Story* rang with majestic chords, large toned but never noisy, which tapered to a final whisper. It was a fine performance all the way through.

Prokofiev's *Five Scenes from Romeo and Juliet*, Op. 75 was an equally estimable undertaking. The sections are in contrasting moods and again, all was conveyed with much insight and awareness. *Friar Lorenzo* was quiet and suitably meditative. *Masks* was a dancing, flavorful scherzo with a marvelous all-but-orchestral crescendo which was most appropriate here and also in the *Montagues and Capulets*. *Mercutio* was a quarrelsome scherzo, quick and quirky and finally, in *Romeo Bids Juliet Farewell*, Lupo's gentle, bell-toned playing seemed to sum up the story as it rose to a climax and sank back down to a last whisper of sound.

Rachmaninoff's monumental *Sonata No. 2 in B-Flat Minor*, Op. 36 was composed between his Third and Fourth Piano Concertos and shortly before the *Rhapsody on a Theme by Paganini*. This sonata demands the same driving energy, feeling lyricism and pianistic strength and endurance as the pieces with orchestra. Lupo was able to accomplish it all.

The bravura passages rang out with easy assurance, fine dynamic control and well balanced contrasts. The slow movement wavered between Debussyan delicacy and a Gershwinian flavor. There was misty impressionism and delicate tonal etching, all beautifully expressed.

The third movement also begins with stormy brilliance and continues with a powerful display of pianistic fireworks. Lupo does it all without histrionics, which is an additional positive virtue that he possesses.

Only his opening selections, the *Two Rhapsodies*, Op. 79 by Brahms, left something to be desired. Whether this was because opening selections frequently are the artist's "stretching exercises," or whether Lupo misunderstood the disciplined nature of these compositions, the noisily pounded fortissimos and racing tempos hardly gave time for the music to speak. It was certainly a highly individual interpretation, more Rachmaninoff than Brahms. A heavy foot on the sustaining pedal also detracted from the music.

Still, by the time the encores arrived, this initial impression (though distressing at the time) had pretty well been overcome and a generous dose of encores was administered to the highly enthusiastic audience. Two works by Schumann, a Rachmaninoff *Moment Musicale* and a Scriabin *Prelude* were all gem-like.

There are ways to stop abuse

Across the United States a woman is physically abused every 15 seconds. The YWCA of the Monterey Peninsula offers help to women who feel trapped in a potentially harmful situation through counseling, a 24-hour crisis line and a shelter for battered women and their children.

If you or someone you know is in an abusive relationship, let them know there is a way out.

Contact the YWCA Domestic Violence Crisis Line at 372-6300.

To our friends:

During the week of February 19th-27th lunch & dinner at Bud's Pub will be served only in the lounge while we recondition the dining room.

However, **the pub's menu will also be offered at Buds Too** (located across the court yard & upstairs) **day and night.**

Thank you & our apologies for any inconvenience.

BUD'S PUB

The Inn at Spanish Bay offers so many ways to help you enjoy your stay!

Sunday Brunch

At The Dunes

Enjoy our champagne brunch with a complete selection of seafood on ice, cheeses, pates, salads, smoked fish and pasta. We feature special omelettes and waffles made to order, a fresh catch of the day, tempting hot entrees, a carving station with prime roast, and savory meat and poultry dishes. Don't miss our renowned pastry selection exquisitely prepared by our own chefs

All this and more, complimented by champagne *"a discretion"*. Served 10:30 AM to 2:30 PM. $27.50 per person.

Call 647-7500, extension 56 for information and reservations.

The Clambake at Spanish Bay

The Clambake Buffet at Spanish Bay every Friday from 6:00 pm to 9:00 pm.

Enjoy a seafood buffet in The Dunes Restaurant featuring an authentic East Coast clambake with Maine lobster, clams, mussels and corn-on-the-cob. Cost is $22.50 per person plus tax and gratuity.

MENU

Oysters and clams on the half-shell
Ceviche
Sushimi
Steamed prawns with oregano
Bay shrimp and pasta salad
Assortment of salads

New England clam chowder

Snow crab legs
Clambake with Maine lobster, clams, mussels and
Corn-on-the-cob
Roast prime rib of beef
Baked potato station

Warm apple cobbler with ice cream

T·H·E B·A·Y CLUB

For more formal dining, this intimate, elegantly appointed restaurant augments a menu of exquisite northern Italian cuisine with an impressive array of fine wines. Dinner served 6-10 p.m. Reservations recommended. (408)647-7500, Ext. 51

This restaurant is honored by The wine Spectator for having one of the most outstanding restaurant wine lists in the world.

Plan to join us for our special

Spanish Bay Bagpiper Dinner,

served Sunday through Thursday from 5:00 to 6:00 p.m. at the Dunes Restaurant.

Enjoy a four course meal as you are serenaded by our bagpiper's Scottish tunes.

Dinner includes soup, salad, choice of entree, beverage and dessert for $13.95.

For reservations or more information call The Dunes restaurant at 647-7500, extension 56.

A TASTE OF

SPAIN

Discover the excitement of Spanish Nights at Spanish Bay.

A flamenco dancer and guitarist fill the air with the exciting sights and sounds of Spain. A mouth-watering buffet of authentic Spanish dishes to tantalize your senses.

You can enjoy this trip to Spain every Wednesday night at The Dunes Restaurant for $22.50 per person. Buffet served from 6:00-9:30 PM. Let our staff at The Dunes be your guide to a Taste of Spain.

Call 647-7500, extension 56 for information and reservations.

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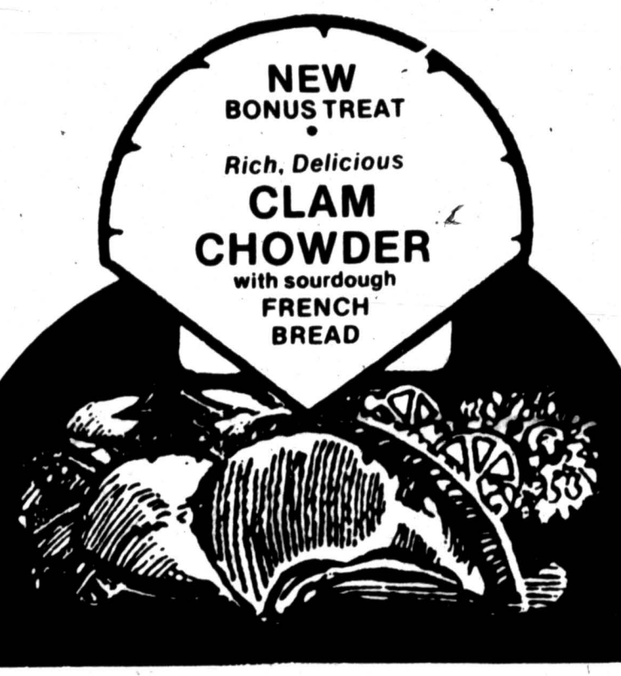

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CRAB FEAST AND BARON OF BEEF

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AN ELEGANT DINNER AT AN UNRIVALED PRICE

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SPECIAL EARLY-BIRD PRICE FOR
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One seating only — 5:30 p.m.
Dinner must be completed by 7:00
ONLY $12.75

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And...Carl Miller will personally arrange for you a marvelous private dinner, banquet, wedding reception, club luncheon, or whatever, for groups from 40 to 400. Call him and let him help you.

RESERVATIONS 624-0111

RANCHO CAÑADA GOLF CLUB

Carmel Valley Road one mile from Highway 1

CALENDAR

Thursday/21

Farmers' Market: Locally grown fresh fruits and vegetables, nursery stock, eggs, flowers, honey and other items are sold by the farmers who grew them, 2:30 to 6 p.m. weekly in the Monterey Peninsula College parking lot.

Art demonstration: The Carmel Art Association presents Edward Norton Ward offering a demonstration of direct oil painting. The free program begins 7 p.m. in the Carmel Art Association galleries, Dolores between Fifth and Sixth, Carmel.

Concert: Nick Williams Music will present a concert of jazz standards and originals. The free program begins 7 p.m. in the Vista Lobos Room at Vista/Lobos Park, Torres and Third, Carmel. Information: 626-9151.

Concert: Here and Now will present contemporary folk music, 8 p.m. at Portofino Cafe, located downstairs in the Pacific Grove Plaza, 620 Lighthouse Ave., Pacific Grove. Information: 373-7379.

Complete theater listings: Check On Stage.

Friday/22

Public tours of Tor House: Docent-led tours of Tor House, Hawk Tower, and the Old World gardens of poet Robinson Jeffers are conducted 10 a.m. to 4 p.m. each Friday and Saturday at the house on Ocean View Boulevard, Carmel. Tax deductible cost is $5 for adults, $3.50 for college students, and $1.50 for high school students. No children under 12 are permitted. Reservations are a necessity. Call 624-1813.

Senior Outreach Luncheon: Stew Clough will speak about the Indian inhabitants and early wildlife of Carmel Valley. His talk is part of the luncheon which begins 11:30 a.m. A donation is requested but reservations are not needed. All takes place at the Pacific Grove Community Center, 515 Junipero, Pacific Grove. Information: 646-4636.

Autograph reception: Jamie Sams, Native American medicine teacher, will discuss her work during an autograph reception set 5 to 7 p.m. in the Thunderbird Bookshop's Whole Life Center in the Barnyard, Carmel. Admission is free. Information: 624-1803.

Tor House benefit: The Carmel Board of Realtors sponsors this benefit reception which will feature vintage wines, gourmet hors d'oeuvres and prizes. Reception hours are 5 to 7 p.m. at Whittakers garden and gift shop, Lincoln between Ocean and Sixth, Carmel. Tickets are $12.50. Information: 624-0136.

York School Lecture Series: California historian Kevin Starr will speak on "The California Dream." The free program begins 7:30 p.m. in the York School Chapel. Information: 372-7338.

Dance concert: The Pirin Bulgarian National Folk Ensemble will perform at 8 p.m. in Sunset Theater, San Carlos at Ninth, Carmel. Tickets are $12.50 and $10. Information: 624-3996.

Fridays at 8:00: Hidden Valley Music Seminars in

Continued on page 26

A Carmel Tradition for 3 Decades!

Discover a Treasure.

It's been here for 30 years; perhaps
you've just overlooked it. But if you still need
a few reasons to try us, we can start with
Friendly Service...Relaxed Atmosphere...Music
Knowledgeable Staff...Caring Management
Newly Redecorated...Fresh Flowers...and the Food!
Caesar Salad...Fresh Vegetables...Tasty Sauces
Delicious Soups...Chicken Dijonnaise...Eggs Benedict
Leg of Lamb...Fettuccini...Calamari Steak
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Discover for yourself the fine dining at Scandia.

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Continuous Dining 8 a.m. to 10 p.m. Daily
Breakfast 8-11 • Lunch 11-4 • Dinner 4-10
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We feature daily an array of fresh fish & specials...

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Mon.-Fri.
11:30-3:00
5:00-10:00
Saturday
11:30-3:30
5:30-10:30
Sunday
10:30-3:30
5:30-10:30

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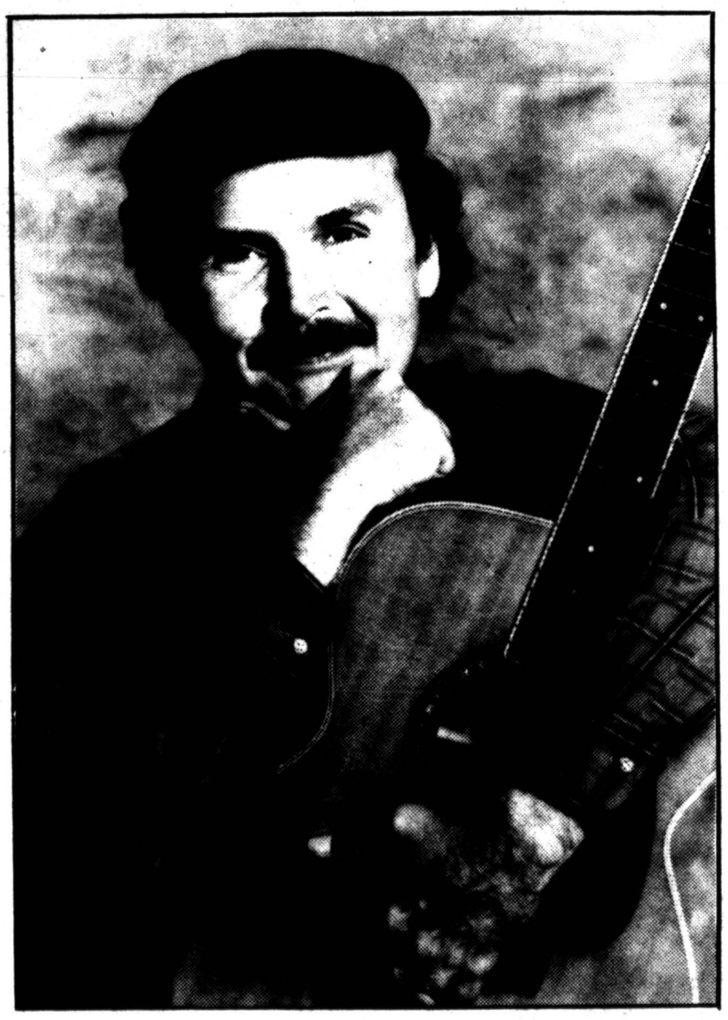
Beautiful View of Monterey Bay
AMERICAN TIN CANNERY BUILDING
105 OCEAN VIEW BLVD., PACIFIC GROVE
3 minute walk from the Aquarium • Free parking in our lot

TOM PAXTON



In a Benefit Concert for KAZU 90.3 FM
Tom Paxton with Alisa Fineman
Friday, February 22 at 8 p.m.
Steinbeck Forum — Monterey Conference Center
Tickets: 8 p.m. in Advance, $10 at the Door
Available from: Do Re Mi; The Barnyard; Bookworks; Pacific Grove;
Center Stage Ticketing, Monterey; Cymbaline, Santa Cruz

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THEATER REVIEW

By Joe Guzaitis

Broadway in a barn

GROVEMONT THEATER Productions opened their first Dinner Theater Production, *Broadway's Best*, last Thursday at the Mission Ranch Barn Theater. The cast of Eleanor Wylde, Carl Palme, Laura Akard and John Newkirk (also directing) represents some of the best and brightest of local vocal talent. The songs were quite listenable and there were a few "show stoppers." Garnish with some delectable food and all in all, I had a delightful evening.

The show consists of numbers from famous and not so famous shows produced on Broadway during the last 10 years: *Merrily We Roll Along, Nine, Baby, Big River, The Mystery of Edwin Drood, Les Miserables, Into the Woods, Chess, Aspects of Love*, and *City of Angels*. Two Sondheims, an Andrew Lloyd Weber, a Roger Miller, a Richard Maltby, Kretzmer, Coleman, Yeston and Zippel. In other words, some familiar and some not so. However, it seems the reason many of these selections are in this show is that they or their show was overlooked for one reason or another.

There are some surprises. A musical about Huck Finn by Roger Miller *(Big River)*. A collection of twisted fairy tales by Stephen Sondheim *(Into the Woods)*. A Felliniesque sequel to 8 1/2 *(Nine)*. Curiosities abound. The last decade on Broadway seems to have been a very mixed bag. But by gleaning out some of the better numbers, this anthology creates a satisfying show. In some cases, however, the talent overwhelms the material. My favorite numbers were "A Call from the Vatican" *(Nine)*, "Guv'ment" *(Big River)*, "Hello Little Girl" *(Into the Woods)*, and "You Can Always Count on Me" *(City of Angels)*. This last number gives Laura Akard the kind of material she can strut with. She works the audience and flirts with the duffers and her timing is right on; it's a real show stopper. Eleanor Wylde does "What You Don't Know About Women," from the same show and gives it a cynical slide that drives it home. Laura has been in many shows over the years in singing, dancing, and dramatic roles. Eleanor Wylde divides her time between light opera and other singing roles such as in *Tomfoolery*. Her exquisitely trained voice reaches the back row every time.

The males have some interesting tunes as well. John Newkirk surprises us when, as the wolf in Red Riding Hood, he confesses that

Continued on page 25

MONTEREY'S MOST RECOMMENDED PIZZERIA

Gianni's PIZZA

Authentic Italian Recipe!

A FRESH, THICK, delicious CRUST covered with a RICH tomato sauce. LOADED WITH MOZZARELLA cheese and the FRESHEST meats and VEGETABLES in any combination of your choice.

TRY ANY COMBINATION YOU WANT
...All Pizzas are HAND TOSSED not Machine Rolled.
FRESH PASTA • ITALIAN SANDWICHES • FAMILY DINING
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Beloved singer of America's folk songs in a benefit concert on behalf of Carmel's trees.

Friday, March 1, 1991, 8:00 pm
Sunset Center Theater
Carmel-by-the-Sea

For tickets call
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649-5561

DIXIELAND MONTEREY

MARCH 1 • 2 • 3, 1991
Friday, Saturday, Sunday

THE HAPPY SOUNDS OF BOURBON STREET ARE BACK!
The musical event for the whole family is returning for its eleventh great year. And what a lineup—the finest Dixieland talent on today's festival circuit performing in 9 locations from downtown Monterey, through the Doubletree Plaza and Fishermans Wharf—all weekend long.
Don't miss it this year!

PARADE
The annual Dixieland Jubilator's Parade, downtown, Saturday March 2nd, 10 am.

JAM CABARET
The "Jam Cab"—open jam sessions all weekend long in The Sheraton's Three Flags Restaurant, hosted by Gary Ryan and featuring some of the festival's finest musicians.

THE EVER POPULAR SUNDAY SPIRITUAL
Our celebration to the community—The Sunday morning spiritual—2 spirituals this year open to the general public, Sunday morning March 3rd, 9 am, in the Monterey Conference Center.

The Best Lineup ever:
Abalone Stompers
Blue Street
Bobby Morris New Orleans Jazz Band
Cheryl Stephens Vintage Jazz Band
Chicago Six
Creole Jazz Kings
Dixieland Express
High Sierra
Natural Gas
Night Blooming Jazzmen
Norma Teagarden
Professor Plum
Rent Party Revellers
Six For The Show
South Frisco
South Market
Tuleburg
Uncle Yoke's Black Dogs

BADGES WILL BE ON SALE AT THE DOUBLETREE HOTEL DURING THE FESTIVAL.

ALL EVENT BADGES FOR THE ENTIRE WEEKEND: $40.00

DAY BADGES ALSO AVAILABLE:
For those who cannot attend the entire weekend, a limited number of single day badges will also be available during the Event at Dixieland headquarters in the Doubletree Hotel.
Friday $10.00.
Saturday $20.00.
Sunday $10.00

FOR FURTHER INFORMATION CALL THE DIXIELAND HOT LINE NUMBER (408) 443-5260

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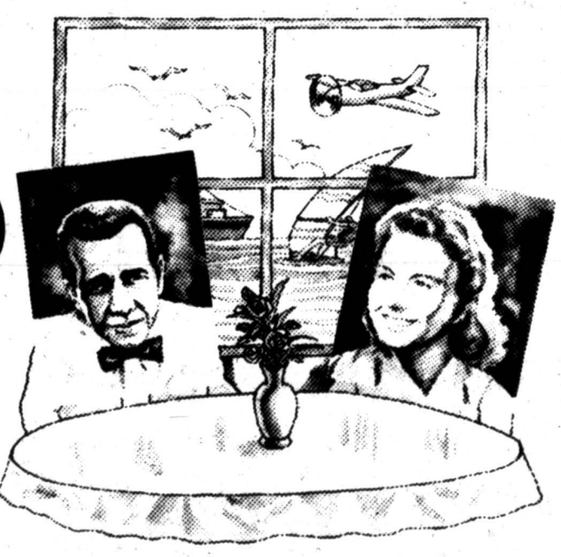

Here's hoping we'll be looking at you, kids.

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CALENDAR

Continued from page 24

Carmel Valley is the setting for this weekly musical feast. Tonight's program features Art and Ali Ryerson, father and daughter jazz flute and guitar duo. The performance begins 8 p.m. at Hidden Valley Theater, Carmel Valley Road near Ford Road in Carmel Valley. Admission is $10. Season tickets also available. Information: 659-3115.

Concert: "An Evening with Mystery Train" features Steve Rice and Johnny Perri from Eddie and the Tide, 8 p.m. at Portofino Cafe, located downstairs in the Pacific Grove Plaza, 620 Lighthouse Ave., Pacific Grove. Admission is $7. Information: 373-7379.

Complete theater listings: Check On Stage.

Saturday/23

Monterey County Hot Air Affair: Thirty-five hot air balloons will take off at 7 a.m. from Laguna Seca Recreation Area with top balloonists competing in "hare and hound" events. Gates open 5:30 a.m. and a pancake breakfast is scheduled for 6 a.m. The public is invited to try out tethered balloon rides, aviation demonstrations, skydiving, crafts, souvenirs, food and more. Admission is $2 per person plus $4 per car for parking. Proceeds benefit the United Way of Salinas Valley. Information: 649-6544.

Hike: The Sierra Club sponsors this hike into Vicente Flat for some of the best available views up and down the Big Sur coast. The 10-plus miles distance and 1,500-plus feet elevation gain make this a strenuous hike. Bring lunch and water. Be ready to leave 7:30 a.m. from Brinton's at the mouth of Carmel Valley. Information: 372-6374 or 649-0265.

Photographic seminar: The Photographic Center of Monterey Peninsula presents Francis Lu, who will speak on "Photographs as a Mystic Door." Seminar hours are 9 a.m. to noon in Lecture Forum 102 at Monterey Peninsula College. Admission is $5. Information: 625-5181, 373-7809 or 659-0418.

Booksigning and reception: Richard Criley will sign his new book, *The FBI v. the First Amendment*, noon to 2 p.m. in the Thunderbird Bookshop in the Barnyard, Highway 1 and Carmel Valley Road, Carmel. Information: 624-1803.

Booksigning and reception: Jane Hoffman, *The Backyard Scientist*, will sign her hands-on science books and demonstrate experiments, noon to 4 p.m. in the Monterey Bay Aquarium auditorium. Her appearance is free with aquarium admission. Information: 648-4800.

Action self-defense for women: The co-developers of Model Mugging present this empowerment workshop, set 10 a.m. to 4 p.m. at the YWCA, 801 Lighthouse, Monterey. For details or to register, call 646-KICK.

Public tours of Tor House: Docent-led tours of Tor House, Hawk Tower, and the Old World gardens of poet Robinson Jeffers are conducted 10 a.m. to 4 p.m. each Friday and Saturday at the house on Ocean View Boulevard, Carmel. Tax deductible cost is $5 for adults, $3.50 for college students, and $1.50 for high school students. No children under 12 are permitted. Reservations are a necessity. Call 624-1813.

Mini-concert: Singer/songwriter Bethie Lichter will perform original musc for children, 11 a.m. at Thunderbird for Kids in the Barnyard, Carmel. Admission is free. Information: 624-1803.

Marine environment awareness sail: The Patronilla sailing yacht departs 12:30 p.m. each Saturday for a discovery tour of Monterey Bay. Five percent of all fares are donated by Spellbinder Sailing Tours to marine education programs. Cost is $50 per person. Aquarium members receive 10 percent discount. For information or reservations, call 655-2281.

La Mirada: La Mirada is an extension of the Monterey Peninsula Museum of Art and its gardens, antiques, and fine decorative arts are open to the public two days a week, Saturday and Wednesday. Tours are conducted at 1 p.m., 2 p.m. and 3 p.m. and a $5 donation will be accepted. Arrangements can be made at other times for group tours. La Mirada is located at 720 Via Mirada, Monterey.

Lecture: The Monterey Peninsula Art Foundation presents Philip Linhares, director of the Mills College Art Gallery. He will speak on "Observations from Visits to California Studios." It begins 2 p.m. at Monterey Public Library, 625 Pacific St., Monterey.

Auditions: The Forest Theater Guild will conduct auditions for *Don't Drink the Water*, directed by Morgan Stock. Auditions are set 2 to 5 p.m. in room 10 of Sunset Center, Carmel.

Concert: Rhythm and Rouge performs music from the '50s and '60s to the present, 8 p.m. at Portofino Cafe, located downstairs in the Pacific Grove Plaza, 620 Lighthouse Ave., Pacific Grove. Admission is $5. Information: 373-7379.

Complete theater listings: Check On Stage.

Sunday/24

Monterey County Hot Air Affair: Thirty-five hot air balloons will take off at 7 a.m. from Laguna Seca Recreation Area with top balloonists competing in "hare and hound" events. Gates open 5:30 a.m. and a pancake breakfast is scheduled for 6 a.m. The public is invited to try out tethered balloon rides, aviation demonstrations, skydiving, crafts, souvenirs, food and more. Admission is $2 per person plus $4 per car for parking. Proceeds benefit the United Way of Salinas Valley. Information: 649-6544.

Eagle walk/watch: Spend a day with the Sierra Club in search of bald eagles at Lake San Antonio. Hike is about four moderate miles around the shore. For reservations, call 624-3149.

Action self-defense for women: The co-developers of Model Mugging present this empowerment workshop, set 10 a.m. to 4 p.m. at the YWCA, 801 Lighthouse, Monterey. A free demonstration will be offered at 2:30 p.m. today. For details or to register, call 646-KICK.

Auditions: The Forest Theater Guild will conduct auditions for *Don't Drink the Water*, directed by Morgan Stock. Auditions are set 2 to 5 p.m. in room 10 of Sunset Center, Carmel.

Benefit recital: Soprano Kazuko Hara will appear in a recital of songs to herald Spring and pay homage to Mozart, 4 p.m. at the Church of Religious Science, 400 Franklin St., Monterey. This recital is one of a series to benefit the church piano fund. Tax-deductible admission is $10 general and $5 for children. Information: 649-5561.

Memorial concert: The Monterey Bay Chamber Orchestra will present a memorial concert for flautist Raymond Fabrizio, 4 p.m. in Sunset Theater, San Carlos at Ninth, Carmel. Julius Baker, former principal flautist of the New York Symphony, will perform solo works as well as in concert with the orchestra. Tickets are $15. Information: 373-8450.

"The Great Taste of P.G.:" This PG PRIDE benefit is set 5 to 8 p.m. in the Sally Judd Griffin Building, 700 Jewell Ave., Pacific Grove. Wineries and restaurants will offer samplings. Tickets are $30. Information: 646-6540.

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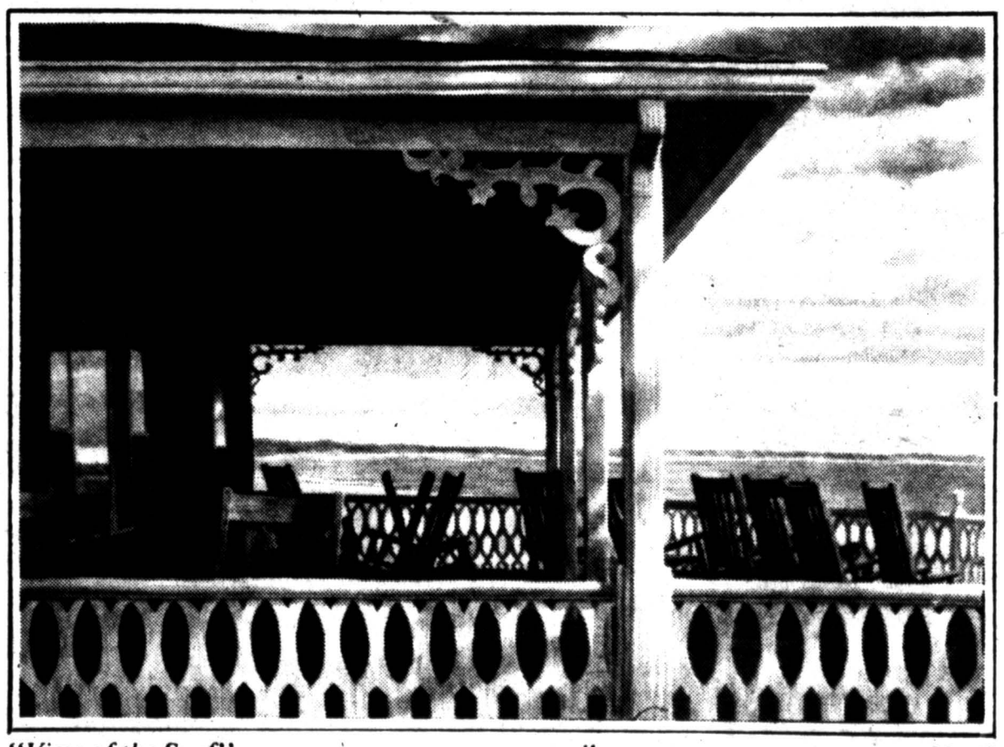

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ON STAGE

The Trip to Bountiful

The Trip to Bountiful, directed by Nick Zanides, will open at Cherry Hall in Carmel on Friday, Feb. 22. Performances of this **Monterey Peninsula College** production continue at 7:30 p.m. Fridays and Saturdays and 2:30 p.m. Sundays through March 16.

Alice March will portray Mrs. Watts, the aging widow who believes she can regain her strength and peace of mind only if she leavs the Houston home of her son and daughter-in-law and returns to her home in Bountiful. Arriving in Bountiful, the widow finds that the friends of her youth have died or moved elsewhere, and the spacious home of her memories is a crumbling wreck. However, she gains a sense of strength and dignity by plunging her hands into Bountiful's earth.

Ron Genauer and Connie Erickson play the younger couple. Others in the cast are Ron Cohen, Virginia August, Bob March, Jim Duffin and Jimmie Galaites.

Cherry Hall is at Guadalupe and Fourth in Carmel-by-the-Sea. For reservations, call Center Stage Ticketing at 649-5561.

The Western Stage One-Act Play Marathon

A five-day one-act play marathon will be presented by **The Western Stage** Feb. 27 through March 3 in the Studio Theater of the Hartnell College Performing Arts Center.

The marathon will feature Western Stage residents, interns and local talents. Each performance is at 7 p.m., and each play will be performed just once. Admission is free.

Sound of a Voice by David Henry Hwang will be staged Wednesday, Feb. 27. Also staged that evening will be *Miliary*, written and directed by Joyce Lower, an experimental look at contemporary teenage life.

Hartnell College is at 156 Homestead Ave. (at West Alisal Street), Salinas. For information, call 755-6988.

Savage in Limbo

John Patrick Shanley's concert play, *Savage in Limbo*, will inaugurate the **Big Sur Players'** third season with a two-week dinner-theater engagement at the Big Sur River Inn.

Opening Thursday, Feb. 21, *Savage in Limbo* will play through Sunday, Feb. 24 and open again Wednesday, Feb. 27 and play through Saturday, March 2.

Dinner is at 7 p.m. and curtain is at 8:45 p.m. On Sunday, Feb. 24, however, dinner will be served at 6 and the show begins at 7:30 p.m.

Shanley, Academy Award-winning author of *Moonstruck*, has gathered five 32-year-old characters in a Bronx bar. They've known each other most of their lives, or so they think. Tonight a weird secret is revealed, and all hell breaks loose.

Savage in Limbo is directed by Val Hendrickson. The cast includes Lorraine Olsen, Kim Candler, Mark Hudson, J. Perham Slate and Alison Faul.

For ticket information, call 373-7713.

Broadway's Best!

The GroveMont Theater presents a dinner-theater production of a new musical theater revue, *Broadway's Best!*, at the Mission Ranch Party Barn in Carmel.

The dinner-theater production plays Fridays, Saturdays and Sundays through March 24. Dinner seating runs from 6 to 7:30 nightly with the musical beginning at 8 p.m.

Broadway's Best! is a musical retrospective featuring hits from the 10 Tony Award-winning Broadway musicals of the past 10 years. The show features Laura Akard, Eleanor Wylde, Carl Palme and John Newkirk, who also directs the production.

Tickets are $25 for dinner and show. A limited number of show-only tickets are available for $10 each. Advance tickets may be purchased through Center Stage Ticketing at 649-5561. For reservations, call the GroveMont Theater at 649-6852.

Talk Radio

Eric Bogosian s *Talk Radio* opens the 1990-91 theater season at the **GroveMont Theater Arts Center**.

Talk Radio follows talk show host Barry Champlain (based on the late Denver talk show host Alan Berg) as he confronts a seemingly endless line of "nutjobs and psychos" who phone in to his "anything goes" talk radio format.

Directed by GroveMont Artist-in-Residence John Rousseau, the production will feature GroveMont Artistic Director Stephen Moorer in the talk show host role. Also featured are Mary Ann Lucido, Jerry Gill, John Farmanesh, Judy Dickherber, Mickey Sheehan, Jim Bailey, Denise Clifford, Rob Fitzgerald and Jason Bond.

Previews are scheduled for 8 p.m. Thursday and Friday, Feb. 21-22. An opening night gala with wine and refreshments is set Saturday, Feb. 23, also at 8 p.m. The production will run 8 p.m. Thursdays, Fridays and Saturdays until March 16. Cafe seating opens one hour before showtime, with a variety of sandwiches, hors d'oeuvres, desserts, beer, wine and soft drinks available before the show and at intermission.

The GroveMont Theater Arts Center is located at 320 Hoffman (between Lighthouse and Hawthorne) in New Monterey.

Ticket prices on Thursdays and Fridays are $8 general and $6 for students, seniors and military. Tickets prices on Saturdays are $10 general and $8 for students, seniors and military. Advance tickets may be purchased through Center Stage Ticketing at 649-5561. For reservations, call the GroveMont Theater at 649-6852.

Romance/Romance

A musical featuring two separate love stories, *Romance/Romance* continues in the SRO Theatre at **Monterey Peninsula College**. Final performances are set at 8 p.m. Thursday, Friday and Saturday, Feb. 21-23.

The first act is comprised of a fairytale romance set in turn-of-the-century Vienna. The second act relates a modern-day romance about two couples vacationing in the Hamptons of New York.

Playing the leads in both acts are Bryce Lord as Alfred/Sam and Nancy Larner as Josephine/Monica. Michael Pina and Jessica Ann Stevenson play the supporting roles.

Directed by Patrick Spike, *Romance/Romance* has book and lyrics by Barry Harman and music by Keith Herrmann. Sherrie Shaw is the choreographer and Barbara Savage is the musical director.

Tickets are available through Center Stage Ticketing, 649-5561, and the MPC box office, 646-4213.

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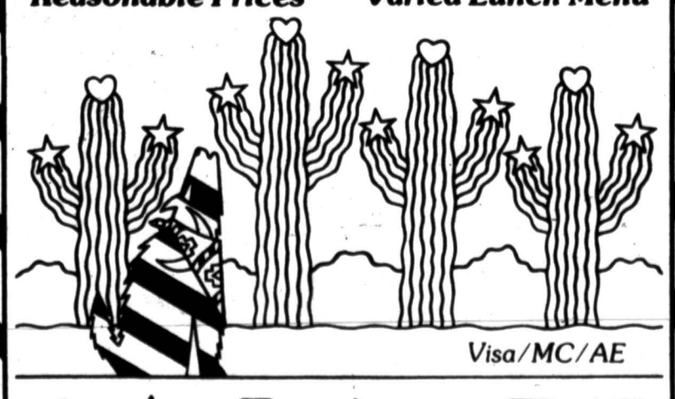
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PAINO FOR SALE: Wanted responsible party to take on small monthly payments. See locally. Trade-ins accepted. Credit manager 1-800-233-8663.

WOLFF TANNING BEDS. New Commercial-Home Units From $199.00 Lamps-Lotions-Accessories. Monthly Payments Low As $18.00. Call Today **FREE NEW** Color Catalog. 1-800-367-6836. 2/28

LIQUIDATION: Costumes/vintage items. 40% savings. Clothes Closet, Monterey. 375-5240. LIQUIDATION: Misc. display cases, racks, pine cabinet, gondola, cash register. Cloths Closet, 375-5240. 3/7

Giveaway

Giveaway ads placed free

FREE! Weed free manure. We will load your truck at no charge, come and get it. Rancho Laureles Equestrian Center. Carmel Valley. 659-3437. TF

Help Wanted

INTERESTING PART-TIME JOB. UNICEF gift shop. Good pay. 624-4888 or 624-1669. 2/21

Instruction

SPANISH, ITALIAN & PORTUGUES by native Teachers for Students, Travelers & Business people. 394-3779. TF

FRENCH LESSONS: For adults and children. Native certified teacher. New interactive method. 655-8753. 2/14

Lost and Found

YELLOW, RED AND WHITE female short-haired cat. Pacific Grove — Ocean & Del Monte. Found Feb. 9th. 655-1302. 2/28

Property Management

Competitive Rates — **VINTAGE PROPERTY MANAGEMENT** — **Superb Service**

SPECIALIZING IN
CARMEL-PEBBLE BEACH-CARMEL VALLEY
624-2930
Vacation Rentals — Long Term Leases
CALL ROSEMARIE CARTER
SAN CARLOS NEAR 8TH • CARMEL

Property Management

Long Term Leases & Vacation Rentals

Barbara Wermuth or Judy Ivey

CARMEL REALTY COMPANY

Dolores St., South of 7th, Carmel
624-6484

Personals

SEEKING ANYONE CONNECTED WITH "Inchling", Forest Theatre, Summer 1962. Contact M. Duskin, 125 Buena Terrace, San Francisco, 94117 or call (415) 431-8485. 2/28

Pets & Livestock

U HAUL HORSE TRAILER: Monterey U Haul is now renting an extra wide tall tandem horse trailer. $45 per day plus deposit. Call 655-0629. 2/28

Property Management

PROPERTY MANAGEMENT

Short term or long term, furnished or unfurnished. More than 30 years of managing property on the Monterey Peninsula. We treat your home as if it were our own.

SAN CARLOS AGENCY
Real Estate & Property Management
(408) 624-3846
or 659-3731
(After 5 p.m.)

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Providing full service property management discriminating owners and select renters expect. **Property management is our ONLY business.** Professional care with a personal touch means "We take care of each property as if it were our own." We are now accepting new accounts for long term rentals and for vacation rentals. Please call...

MARLY DAVIS OR LOIS CARWIN
(408) 626-8163
200 Clocktower Pl.
Suite D-205
Carmel, CA 93923

How to place your classified ad:

WALK IT IN: Our office is located at the southeast corner of San Carlos St. & 4th Ave., Office #6, opposite the fountain.

PHONE IT IN: (408) 624-0162
Call between the hours of 8 a.m. and 5 p.m. Monday through Friday. Visa/MC accepted.

FAX IT IN: (408) 624-8076
Use the form below...7 days a week, 24 hrs. a day!

Mail-a-Want-Ad-Form

SEND TO: The Carmel Pine Cone
P.O. Box G-1
Carmel, CA 93921

Name: _____

Address _____

_____

City _____ **Zip** _____

Phone _____

Heading or Classification:

_____

Insertion Date(s):

_____

DEADLINE: Mondays 4:30 p.m.

Save money with multiple insertion rates!

TIMES	1	2	3	4
10 Words	6.50	7.50	8.50	9.00
11	7.15	8.25	9.35	9.90
12	7.80	9.00	10.20	10.80
13	8.45	9.75	11.05	11.70
14	9.10	10.50	11.90	12.60
15	9.75	11.25	12.75	13.50
16	10.40	12.00	13.60	14.40
17	11.05	12.75	14.45	15.30
18	11.70	13.50	15.30	16.20
Each Additional Word	.65	.75	.85	.90

ADJUSTMENTS: We make every effort to avoid errors in advertisements. Please check your ad the first day it appears. If an error is noticed, call 624-0162 immediately to inform us and make the correction. We are not responsible for more than one incorrect insertion, or for errors that do not affect the value of the ad. Liability is limited to the cost of space occupied by the error. We can not promise the order in which ads will appear.

I would like my ad to read:

_____

_____

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_____

Real Estate For Sale

NEW HOUSE TO BE BUILT in Carmel Valley Village. 3 bd., 2 bth. Completed house and lot $275,500. For brochure call 659-5392. TF

FIVE ACRES: Walk to beach — Some ocean views. Long Beach Washington. Near town & golf course. Salmon fishing. Zoned resort, residential/comm. Plenty of water & fresh air. Marine beauty abounds! C. Peters Rare opportunity — 206-363-5848. 2/21

$35,000 CASH will buy 50% interest of Big Sur 40 acre land — with spring and ocean view. Carpentry skills a plus. Write to R.B. Box 916, Pebble Beach, Ca. 93953. 2/28

OCEAN VIEW CARMEL LOT: Close to town. Ready to build/water permit. 1600 sq. ft. plus garage. Architect designed. $385K. 624-8166. 2/28

CARMEL COTTAGE: 2 bd, 1 bth. Hardwood floors, fireplace, nice yard, garage. Asking $289,000. Call for showing 626-4602. 3/7

CARMEL KNOLLS by owner. 3-2-2 around central atrium, marble floors in foyer and dining room plus studio with separate entrance. Open 1-5:00 Sat. [Sun. $370,000. Call 624-4662. 2/14

3 BD., 2 1/2 BTH. — Recently remodeled/decorated — Great deck — Ocean view — 1600 sq. ft. San Carlos / Alta — No agent. $675,000. Phone (805) 763-5135.

Special Notices

FIREWOOD. Quality dry oak, walnut, pine, manzanita, eucalyptus. Full and 1/2 cords split and delivered. Stacking avail. Stove wood avail. Call John 646-4540. TF

Services Offered

Let me build it for you!
Solid Hardwood Furniture
Custom Cabinets or Reface Old Ones
Antique Repair & Restoration
Call Larry Busick
Firm Estimate with No Obligation
Quality to your & my satisfaction!
659-5038

PROFESSIONAL PAINTING — Interior, exterior. No job too hard. Carpentry repairs. 394-0899. 10/19TF

LET RICHARD DO IT if you need painting, 35 years experience. Call Richard. 624-2927. TF

PEDICURES BY DOROTHY. Calif. state licensed. Home visits $20. Call 373-8327 for appointment. TF

Services Offered

GARDENING EXPERT AND HANDYMAN, the very best. 625-1817 TF

HOUSECLEANING: Honest and reliable, 12 years experience. Sadia 659-2209. TF

ELECTRICAL, water wells, plumbing, sprinklers, engineering, design, electronics & Property Management. 33 yrs. in Carmel. 659-2209. TF

CLEAN-UPS, HAULING MAINTENANCE, ODD JOBS. Trees, grass, weeds, poison oak, ivy, brush, junk, lot clean-ups. 394-0899. 10/19TF

CLEARY LANDSCAPING — TOTAL LANDSCAPE CARE! REASONABLE RATES. FREE ESTIMATES. 625-5830, 625-3918 MESSAGE. 10/19TF

ADDITIONS AND REMODELS... By Mark Watson, Lic. No. 403774. 375-0169. 11/2TF

DECKS AND FENCES...repair or replace or new. Call Mark 375-0169. 11/2TF

WINDOWS AND DOORS...repair or replace or new. Call Mark 375-0169. 11/2TF

HAND CARVED SIGNS. Quality carved signs, for home, business or gifts. 655-0811. TF

JAMES TEMPLE GENERAL CONTRACTOR. Remodel, room additions, etc. 408-372-0798. Lic. No.416806. 2/22

RESIDENTIAL PAINTING INTERIOR, EXTERIOR. Call Jim 372-0798. TF

Services Offered

CARPENTRY — plumbing, electrical, tile work, repairs. Large and small jobs. Lic. and bonded. Bill Aspinwall. 659-5392. 1/10

CERTIFIED NURSE'S AIDE, live-in, 5 days a week. Good references. 655-8209 or 394-0749. TF

CARMEL LANDSCAPE and gardening service. Maintenance and real estate clean-ups. 624-4606. TF

ROOF REPAIR, CONCRETE, PATIOS, electrical, fences, etc. Call James — 372-0798. 3/27

LANDSCAPE GARDENING FOR ALL SEASONS. Residential and commercial garden maintenance. Dependable, competent care for your property. Call Ron 626-3739. TF

FIREWOOD FOR SALE — PINE AND OAK. Also hauling and tree work. Salvadore Perez — 659-3034. TF

1ST QUALITY SERVICE HOUSE CLEANER/SITTER available to care for your home and/or pets. Linda 373-7228. 12/27

GERIATRIC COMPANION AND DRIVER. Caring, compassionate and experienced. 663-3237 or 649-1412. 12/27

EDITOR, AUTHOR, WRITER. Very successful. No PR. 761-9909. 12/20

SOLAR CONTROL No.5 — FOR ALL YOUR WINDOW TREATMENT NEEDS. P.O. BOX 52792 P.G. 93950. 12/20

Service Directory

ATTORNEYS

LAW OFFICES OF THOMAS V. NASH

Located on Lincoln Str. between 7th and 8th Aves. with a commitment to Village friendliness and clear and simple explanations and solutions to all your legal problems. Emphasis on accident claims and business law. Initial consultation always free. **624-9197.**
TF

LAW OFFICES OF TIM FORBES

Friendly courteous service. Experience in handling legal matters related to the death or incapacity of a loved one,/landlord/tenant problems and business law. First visit free. Home visits available. **372-3891.**
TF

BOOK COACH

AUTHOR'S CONSULTANT

SUPPORTIVE HELP AT EVERY STAGE: Planning, writing, editing, agenting, marketing, etc. etera by ex-UC Berkeley. Literature professor, New York publisher' senior editor and much — published author. Telephone Stuart Miller, Ph. D. **408-626-9477.**
TF

BOOKKEEPING

BOOKKEEPING — BUSINESS AND PERSONAL

Ready for the New Year? Last years taxes? We can help. **655-2787.**
TF

BRICK WORK

CUSTOM MASONRY

Specializing in stone and brick. 15 years experience with artistic Carmel Architectural designs. Free estimatse. Call Greg **659-3517.**
TF

CABINET WORK

FINE CUSTOM CABINETRY

Furniture, entertainment centers and kitchens. For the discriminating home owner and designer. 22 years experience. Paul Sable. 761-1766. Free estimates, excellent references.
TF

CUSTOM WORK

Cabinetry and remodeling with attention to detail. I'm responsible, experienced and licensed. Small jobs O.K. Call Carey **659-3123.**
Tf

CARPENTRY & CONSTRUCTION

HOME REPAIR AND REMODEL

Additions, interior/exterior, water/termite damage, floors; doors / decks. Foundation to finish work. Integrity and reliable. **659-0822.**
TF

CARPENTRY

FENCES AND DECKS, remodeles and new construction. Fast fair. **655-0811.**
TF

BLACK BEAR CARPENTRY

Repairs & restoration, interior remodeling, plumbing & painting, water/termite damage, decks & fences. References. David at **659-3036.**
TF

MR. ED'S CARPENTRY

FENCES, DECKS, PAINTING AND concrete work, etc. References. Call Mr. Ed. eves. **624-3704.**
Tf

PROFESSIONAL DESIGN & CONSTRUCTION

Custom Homes, Commercial, Residential, Additions, Kitchen/Bath Remodels & Repairs. Reasonable/Experienced/Licensed. **373-2034.**
TF

LICENSED CONTRACTOR

Kitchen, bath, bedroom, closet remodels, additions. Decks, fences, concrete, general repair, commercial, etc. Lic. No.545985. Chris **373-6757.**
TF

CARPENTRY & CONSTRUCTION

ARCHITECTURAL DESIGNER

Get the best for less. A quality service concerned about esthestics, utlity and your budget. Prompt. New, remodel, earthquake and structured up-grade work invited. Construction management and estimating service available. References. 16 years experience — 11 years general constractor. Artist. Over 250,000 square feet built to date. **375-4955. Lic. No.377614.**
TF

CARPENTER & HANDYMAN CREW

For the remodels & repairs call the nice guys for on time service. Excellent local references, 30 years experience. Ron & Uli. **372-8556 or 625-9790.**
1/31

CARPETING CLEANING

CARMEL HOUSECLEANERS

THE FINEST SERVICE and equipment available. Since 1973. Call **625-2882.**
TF

CERAMIC TILE

LEMON YELLOW FISH & TILE CO.

Ceramic tile expertly installed, repaired and regrouted. Kitchens, baths and floors. Also specialize in ceramic tile murals. Free estimates. 20 yrs. exp. Lic. 597328 **761-1014.**
TF

DRAFTING

DECKS, ADDITIONS & REMODELS

Designed as low as 55 cents per square foot. Call Chris **(805) 461-1675.**
2/14

ELECTRICAL

COSIMO ELECTRIC

Service calls, yard and driveway lighting, remodels, track-lighting, new plugs, etc. No job too small. Lic. No.576319. Cosimo **375-5767.**
TF

PETTIS ELECTRIC

Expert Troubleshooting, remodel, interior/exterior lighting, 240V, panels. Love small jobs. Lic. No. 537675. 375-7944 anytime. Bill Pettis.
Tf

EXERCISE

BODY & SOUL

Personal Fittness Advisor for your health and well-being. Allison Worthen **408-626-4241.**
TF

IN HOME FITNESS TRAINING

Bodyshaping, toning, strength training, and body building. Nutritional Evaluation and guidance. 8 years experience. Kathy **899-9695.**
12/27

ELECTRICAL

COSIMO ELECTRIC

Service calls, yard and driveway lighting, remodels, track-lighting, new plugs, etc. No job too small. Lic. No.576319. Cosimo **375-5767.**
TF

PETTIS ELECTRIC

Expert Troubleshooting, remodel, interior/exterior lighting, 240V, panels. Love small jobs. Lic. No. 537675. 375-7944 anytime. Bill Pettis.
Tf

ENTERTAINMENT

JAZZ

You can hire the best, most well known Jazz musicians in the area to play your next private party, business affair. Background, listening, dancing. No agent fee. **624-3151.**
TF

FLOOR & WINDOW COVERING

ROD WOODARD

Featuring custom draperies, shutters, blinds, verticals, pleated & roller shades. Carpet, vinyl & hardwood floors. For free estimates call **625-5339.**
TF

GARDEN & LANDSCAPE AND IRRIGATION

TIME TO CLEAN UP BUT NO TIME TO CLEAN UP?

NOW is the time to let us do it for you! From 1 time cleanups to monthly maintenance. Anything for your yard! Insured. Experience with references. Call 384-8027.
TF

BRANCHING OUT GARDENING

Landscapes, clean-ups, regular maintenance, pruning, roof and gutter cleaning. Servicing Carmel and the Peninsula since 1983. Mitch Arnesen **373-2373.**
TF

LOCAL YARD MAINTENANCE

Quality gardening, pruning, clean-ups, and hauling to dump. Attractive rates and bids. Messages: James. **625-3508.**
TF

LANDSCAPE GARDENING FOR ALL SEASONS.

Residential and commercial garden maintenance. Dependable, competent care for your property. **Call Ron 626-3739.**
TF

GLASS & MIRRORS

FAST GLASS

Residential/commercial. Broken glass replaced fast. Mirrors, shower doors. **AUTO/TRUCK** glass, mobile service if needed. Same day service in most cases. Free pick-up and delivery available. **394-9344 SAVE THIS NUMBER.**
TF

HAIR DESIGN

CALL KIMBERLEE AT CHRIS OF CARMEL

Ladies and gentlemen get a new look for the New Year! **624-9469.**
TF

HEATING

FURNACE REPAIRS & SERVICE

Quality, personalized furnace repairs & service for over 40 years. Forced air — hot water & steam. Nick's Repair Service. **659-0276.**

HOME REPAIRS

A "JACK OF ALL TRADES"

Electric wiring is my specialty, but I can do almost anything in home repairs. References, call Wayne Herring. **375-2980**
Tf

HOUSE MAINTENANCE

PAINTING, PLASTERING SPECIALIST

Landscaping, gardening. Tree felling. Pruning. Reliable. You name it we do it. All areas. **484-1169.**

HOUSECLEANING

CARMEL HOUSE CLEANERS

Professional residential services, serving you since 1973. **625-2882.**
TF

DEPENDABLE, RELIABLE HOUSE CLEANING

Excellent local references. Sadia 659-2209.
TF

HOUSECLEANING

MAID TO ORDER

Services to allow your luxury time. Reliable, insured. **372-1220.**
TF

HOUSE PAINTING

HOUSE PAINTER

Superior custom work. Finest preparation and finish. For interior and exterior. I guarantee all my work, references. Vincent, **375-0341.**
TF

BRENT BAYSINGER PAINTER

Interior-Exterior. Old fashioned quality. Free estimates. Excellent Carmel, Pebble Beach and Carmel Valley references. **625-0679**
TF

QUALITY PAINTING

Quality work always is the most economical, even if price is not the lowest. Let me show you. Free estimates. Call Will at 625-3307. Lic. No.436767.
TF

PROVO PAINTING

All phases, Interior and Exterior. Qualified and Honest. Free estimates. State Lic. No.455733. Daniel **372-4765.**
TF

PROFESSIONAL PAINTER

Retired professional painter wants a few small jobs. Verrry neat. Expert. **373-7228.**
TF

COLLIER'S CUSTOM PAINTING INTERIOR/EXTERIOR REPAIRS

Finest prep, best paints. Reasonable reliable, quick and neat. Satisfaction guaranteed. Free estimates. John **375-9448.**
Tf

PAUL DI MAURO PAINTING

Serving Carmel's painting needs since 1978. Professional quality work. Inside and out. Lic. No.476690. Fully insured. **624-8218.**
TF

MASSAGE THERAPY

GENTLE AND DEEP THERAPEUTIC MASSAGE IN YOUR HOME

Winter special, $40. Susan Waldschmidt, M.S., Certified Massage Practioner. **655-2700.**

MOVING & HAULING

TRASH IT

Hauling is my calling. Call John for hauling and trash removal. Call John. 624-4013. TRASH IT. **624-4013.**
TF

ALL AROUND HAULING

Discarded appliances, furniture, brush, etc. Yard & lot clean-up. 899-0264.
TF

HAULING AND MOVING

MPC Student with 4 years experience does hauling. Two men, reliable and reasonable. Call Victor **373-0439.**
TF

INSURANCE

BARNEY BELLECI STATE FARM INSURANCE

We specialize in Auto-Home-Health-Life and Business Insurance. Please call us for an appointment to review any of your Insurance policies. **624-6466.**
TF

MOVING & STORAGE

WERMUTH STORAGE CO., INC./ ALLIED VAN LINES

Complete local & world-wide service. **373-4967**
TF

CLASSIFIED ADVERTISING

Services Offered

MASTER GARDENER has time open for new accounts. 25 years experience. 626-3308. TF

ROOFING. All types including shake restoration. Semi-retired contractor. Low cost. Money-back guarantee. Lic. No.150280. **SINCE 1955.** 484-1545. 2/7

FOR YOUR HAIR CALL KIMBERLEE at Chris of Carmel. Lincoln & 7th. 624-9469. TF

THE WEST PHALS ROOF CLEANING. Estimates by phone. 649-1605.

SEMI-RETIRED CONTRACTOR available for your remodel, repair, plumbing, electrical and plans. Free estimate. Peter 659-2476 evenings. TF

BABYSITTING: Honor student — experienced, friendly, available weekends and Feb. 22-March 3 (school vacation!) Reasonable 625-2708.

HAULING, yard clean-ups. Call Mike: 625-6832. TF

HANDYMAN — Fences, decks, roofs, gutters, painting — new/remodel/repair. Free estimates. References. 375-1810. 3/14

DAY-CARE IN MY CARMEL HOME: Specializing in infants. Clean, loving, growing environment. 626-0407. 3/14

R U 2 FAT? Want to lose 10 to 15 lbs. quickly? Call 659-2905. 3/14

PROFESSIONAL RAILROAD-TIESMAN Retaining walls, planters and steps. 659-4794. TF

CREATIVE CARPENTRY: Decks, fences, repairs, installations and remodels. Fast and reliable. Jay 375-7948.

Services Offered

LOVING RESPONSIBLE WOMAN will give companionship/care to elderly or children eves./overnights. Can cook, shop. 372-7341. 3/7

EXPERIENCED PEBBLE BEACH CARETAKER seeks new position by March 6. Will also consider house-sitting. Any location. Top references, 626-1922. 2/28

Vacation Rentals

CARMEL HOUSE, walk to bch. and town, 2-bdrm, 2 bath. 415 461-1775. TF

VACATION AT QUAIL LODGE OR C.V.RANCH

...In the sunshine of beautiful Carmel Valley!

Call Donna Walden
Quail Lodge Realty
(408)624-1581

Wanted

CASH FOR YOUR old golf clubs. 659-2026 before 7 p.m. TF

WANTED: TOY TRAINS. Lionel, American Flyer, Marklin. 372-0313 evenings.

Vacation Rentals

SHORT-TERM quality homes. in Carmel, Pebble Beach, completely equipped and furn. Call San Carlos Agency, 624-3846. TF

CARMEL HOUSE 3 bdr., 2 bth, fully furnished, garage, convenient location, immaculate, long/short term. 415-938-8934 or 408-625-6472. 11/8

CARMEL: Ocean front — Spectacular views. Wonderful home. Garage. 415-935-5950. TF

CARMEL VACATION/ Short term rental. Fully furnished 3 bd., 1 1/2 bth. Walk to town. Call 415-341-5010 or after 6 p.m. 625-0357. 2/28

CARMEL POINT: Warm skylit contemporary 2 bd/2 bth — den, fully equipped. N/S — no pets. $1800/mo. 624-2472 agent. 3/14

PineCone
Property Management

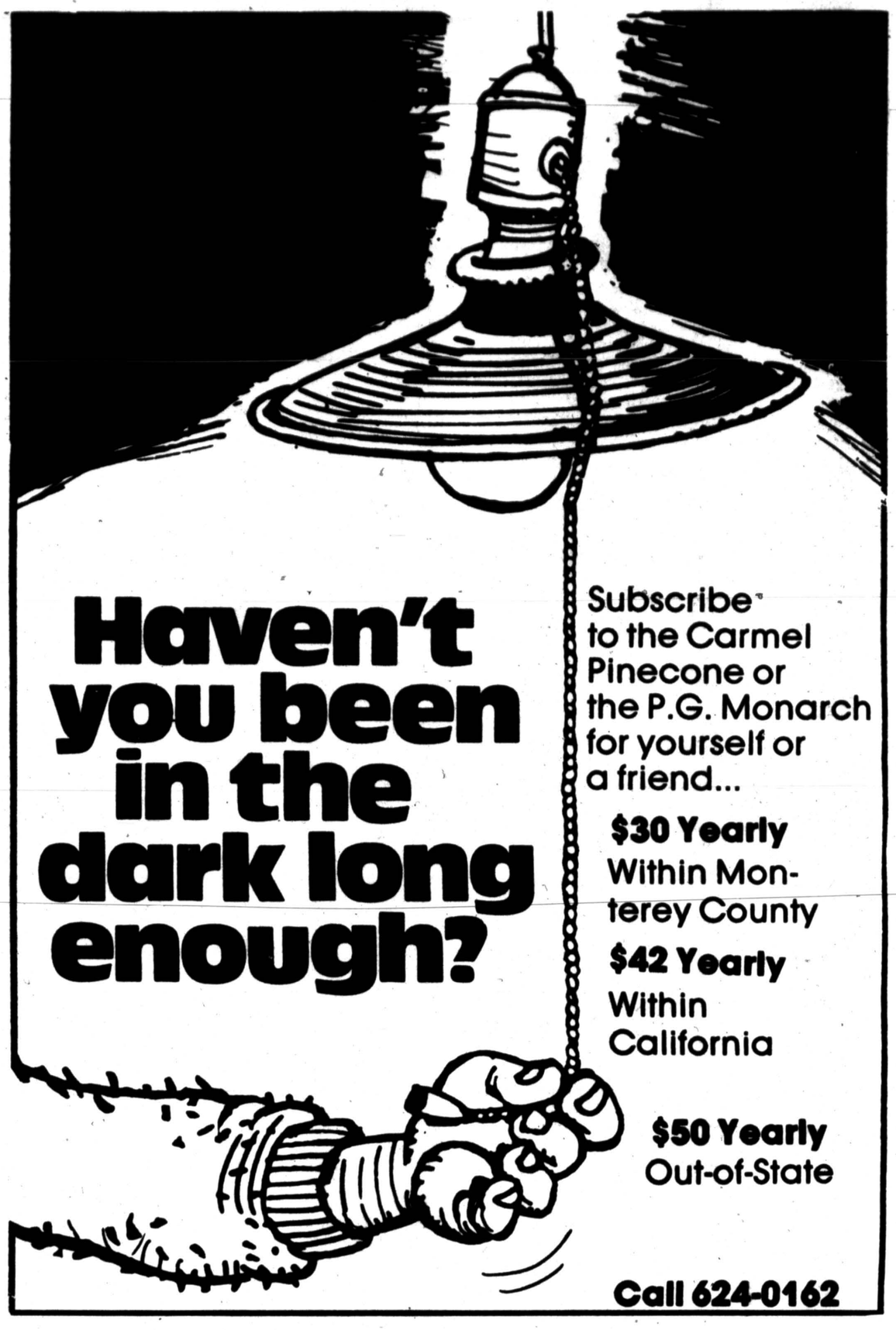
Monterey Peninsula Vacation Homes for Rent

From the scenic coast south of Carmel to Monterey including Carmel, Carmel Valley, Pacific Grove and Pebble Beach, available in a wide variety of sizes and styles to meet your personal taste, be it a cottage, condominium, home or a private estate.

For information on available dates and prices, please call. **408-626-8163**

200 Clock Tower Place, Ste. D205, Carmel, Ca. 93923

Marly Davis **Directors** **Lois Carwin**



Haven't you been in the dark long enough?

Subscribe to the Carmel Pinecone or the P.G. Monarch for yourself or a friend...

$30 Yearly
Within Monterey County

$42 Yearly
Within California

$50 Yearly
Out-of-State

Call 624-0162

Service Directory

ORIENTAL RUGS

CONWAY OF ASIA

Central California's most complete oriental rug store. Handwash, restoration, appraisals, pads. Buy and sell. 7th & Dolores, Carmel 625-0596. Del Monte Center, Monterey 375-7847. TF

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MAILBOXES....USA

Package delivery via UPS, EMERY, FEDERAL EXPRESS & POST OFFICE. Other services: telex, facscimile, business cards, shipping & packing supplies, NOTARY, Western Union, rubber stamps and PRIVATE MAILBOX RENTALS. 225 Crossroads Blvd. Carmel 625-2800. 316 Mid Valley Center, CV 625-5574, Forest & Prescott 372-4849. Call for franchise information. TF

PEDICURES

PEDICURES BY DOROTHY

California State Licensed. Home visits $20. Call 373-8327. TF

PET SITTING

ANIMAL FRIENDS

In home pet service, established in 1978. Loving care when you are not there. Carmel 626-0676, 625-1260. TF

PET SITTING

CREATURE COMFORT

Don't board your pet...call us instead! Pet pampering on your premises. Cats, Birds, Fish, etc. Bonded 626-1118 TF

PAM'S PAMPERED PETS

I will visit your home daily to care for your pets — large or small. Bonded. 624-6977. TF

PLUMBING

DIRTY, RUSTY WATER?

Replace old pipe with new copper pipe. Good rates. Plus low-rate service call. Terry Strickland 373-7457.

Elegant Plumbing

Your plumber for all seasons and reasons. Repair/install/filters/solar. Low rates. 626-8733. TF

ROOF REPAIR

RAINS COMING!

Roof and gutter cleaning, and repairs. Also plumbing and painting. Very reasonable rates. FREE ESTIMATES. Eric. 899-2225. TF

ROOF TOP MAINTENANCE

offers cleaning, repairs and treatment for your roof and rain gutters. Free inspection and estimate. Since 1981. Call anytime 373-8420. TF

SECRETARIAL SERVICES

A SPECIAL TOUCH — BUSINESS AND SECRETARIAL SERVICES

Correspondence, word processing, manuscripts, reports, mailings, etc. Experienced Professionals provide on-site or free pick up and delivery, specializing in evenings and weekends. 624-1276. TF

TREE SERVICE

BLUE SKY TREE SERVICE

Complete service offered by native Carmelite. FULL INSURED $1,000,000 coverage. Calif. State Cont. No. 547701. Free estimates. 626-1162. TF

S&H TREE SERVICE

Fully insured — state and Carmel Lic. Clean-up, removals, trimming, roof cleanings. Free estimates. 394-2642 or 394-1255 or 394-1255.

SPENCER'S TREE SERVICE

Professional tree care. Stump removal, trimming, topping; removal, lot clearing. Insured. Free estimates. 624-0187. TF

UPHOLSTERY

WADE'S UPHOLSTERY

Is your furniture old & tired? Let us help re-new it, in time for the holidays! 25 years experience. 373-2367.

WATER

WATER HAULING

Irrigation and drinking water. Call 625-2806 — 7 days a week. TF

WINDOW CLEANING

PENINSULA WINDOW CLEANING

No need to see through a glass darkly...Call Richard today for a free estimate. 624-3712. TF

COVENANT WINDOW CLEANING

"We take care of your window panes." Fast, courteous, professional workmanship. Serving the Peninsula since 1984. Licensed and insured. **FREE ESTIMATES** 899-1882 TF

MONTEREY BAY WINDOW CLEANING CO.

Company Coming? Dirty Windows? Our Courteous staff will professionally service your window cleaning needs. Free estimates. Since 1980. 624-9555. TF

XERISCAPING

ENIRO—MASTER

Xeriscapes, plantscapes, rockscapes, waterscapes, patios. Lic. No.497769. For a professional evaluation call 394-0899. TF

PUBLIC NOTICE

CITY OF CARMEL-BY-THE-SEA NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN to all persons bearing any interest in the matter, that the City Council of the City of Carmel-by-the-Sea, California, will conduct a Public Hearing.

SUBJECT: Consideration of Ordinance No. 91-10 amending Chapter 17.24.180, Site Coverage, of the Municipal Code

PURPOSE: The amendment would modify the Municipal Code to provide greater clarity by deleting certain examples and providing new examples of site coverage in the areas of structures, surfaces, and materials.

ZONING DISTRICT: R-1

COMPLIANCE WITH CEQA*: n/a

DAY: Tuesday

DATE: 5 March, 1991

TIME: 4:00 p.m.

PLACE: The City Council meeting will be held in the City Hall Council Chambers located on the east side of Monte Verde between Ocean and 7th Avenues.

Any court challenges made pursuant to decisions made by the City on this proposed action may be limited to issues raised at the public hearing described in this notice, or in written correspondence delivered to the (Planning Commission, City Council), Forest and Beach Commission, etc.) at, or prior to, the public hearing.

ALL INTERESTED PARTIES are invited to attend said HEARING and express opinions or submit evidence for or against the proposal as outlined above.

BY ORDER OF THE CITY COUNCIL OF THE CITY OF CARMEL-BY-THE-SEA.

Jeanne Brehmer
City Clerk
Dated: Feb. 7, 1991
Date of Publication: Feb. 21, 1991
* California Environmental Quality Act.
(PC212)

NOTICE OF POLL WORKERS POLLING PLACES AND CENTRAL COUNTING PLACE FOR CITY OF CARMEL-BY-THE-SEA SPECIAL ELECTION TO BE HELD ON TUESDAY, MARCH 5, 1991

NOTICE IS HEREBY GIVEN that at the City of Carmel-by-the-Sea Special Election to be held on Tuesday, the 5th day of March 1991 there shall be four (4) voting precincts established; that the polling places for the respective precincts shall be the places hereinafter designated and that the persons hereinafter named have been appointed officers of election for their respective voting precincts.

500125 - CHURCH OF WAYFARER - 7th Ave. ent, Lincoln & 7th Ave.: Mary J. Neiman, Inspector; Grace M. O'Neill, Judge; Vincent Vasco, Clerk; Lee T. Ross II, Clerk.

500126 - HARRISON MEM. LIBRARY-PARK BRANCH, NE Corner Mission & 6th: Stanley H. Mickelson, Inspector; Elaine S. Williams, Judge; Audrey B. McCormack, Clerk; Angie B. Hocker, Clerk.

500127 - SUNSET CENTER - Room 6, San Carlos St. & 9th Ave: Aurelia Narvaez, Inspector; Lois L. Hanger, Judge; Julia M. Bath, Clerk; Anne Roberts, Clerk.

500128 - ALL SAINTS PARISH HALL, Lincoln & 9th Ave.: Charles W. Casey, Inspector; Violet L. Baldwin, Judge; Harriet P. Harrell, Clerk; Marjorie Montelius, Clerk.

NOTICE IS FURTHER GIVEN that the polls will be open between the hours of 7:00 a.m. and 8:00 p.m. The voted ballots will be counted at the Monterey County Elections Depart.ment located at 201 Main Street in the City of Salinas, California commencing at 8:00 p.m. The public is invited to attend.

Dated: February 1, 1991

BRADLEY J. CLARK
Registrar of Voters
Monterey County

"Sid Ud. quiere obtener una traduccion al espanol de este aviso legal, favor de comunicarse con el Departamento de Elecciones del Condado de Monterey para que se ponga la misma a su disposicion."

(PC206)

CITY OF CARMEL-BY-THE-SEA NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN to all persons bearing any interest in the matter, that the City Council of the City of Carmel-by-the-Sea, California, will conduct a Public Hearing.

SUBJECT: Consideration of Ordinance No. 91-12 amending Chapter 17.14, Village Preservation Overlay District, of the Municipal Code and adopting a Negative Declaration

PURPOSE: The amendment would modify the Municipal Code to allow exceptions and incentives for preservation of significant structures

ZONING DISTRICT: Village Preservation Overlay District

COMPLIANCE WITH CEQA*: Negative Declaration Proposed

DAY: Tuesday

DATE: 5 March, 1991

TIME: 4:00 p.m.

PLACE: The City Council meeting will be held in the City Hall Council Chambers located on the east side of Monte Verde between Ocean and 7th Avenues.

Any court challenges made pursuant to decisions made by the City on this proposed action may be limited to issues raised at the public hearing described in this notice, or in written correspondence delivered to the (Planning Commission, City Council), Forest and Beach Commission, etc.) at, or prior to, the public hearing.

ALL INTERESTED PARTIES are invited to attend said HEARING and express opinions or submit evidence for or against the proposal as outlined above.

BY ORDER OF THE CITY COUNCIL OF THE CITY OF CARMEL-BY-THE-SEA.

Jeanne Brehmer
City Clerk
Dated: Feb. 7, 1991
Date of Publication: Feb. 21, 1991
* California Environmental Quality Act.
(PC213)

FICTITIOUS BUSINESS NAME STATEMENT
File No. F910139

The following persons are doing business as:

CARMEL CANDY AND CONFECTION COMPANY, Carmel Plaza Junipero and Ocean, Carmel, Ca. 93921.

JOSEPH B. SMITH, 170 Pacific Grove, Ca. 93950.

MARGARET I. SMITH, 170 Pacific Grove, Ca. 93950.

This business is conducted by a husband and wife.

Registrant commenced to transact business under the fictitious business name or names listed above on 1/14/91.

(s) Joseph B. Smith

This statement was filed with the County Clerk of Monterey County on Jan. 24, 1991.

ERNEST A. MAGGINI
County Clerk

Publication Dates: Jan. 31, Feb. 7, 14, 21, 1991.

(PC131)

FICTITIOUS BUSINESS NAME STATEMENT
File No. F910137

The following person is doing business as:

MONTEREY PSYCHOLOGICAL GROUP, 667 Lighthouse Ave., Suite 202, Pacific Grove, Ca 93950.

Leon DeWitt Larimer II, 62466 Oliver Rd., Carmel, CA 93923.

This business is conducted by an individual.

Registrant commenced to transact business under the fictitious business name or names listed above on 1/1/91

(s) Leon DeWitt Larimer II

This statement was filed with the County Clerk of Monterey County on Jan. 24, 1991.

ERNEST A. MAGGINI
County Clerk

Publication Dates: Feb. 14, 21, 28, March 7, 1991.

(PC207)

FICTITIOUS BUSINESS NAME STATEMENT
File No. F910177

The following person is doing business as:

PRINCETONIAN, Mission St. Near 5th, P.O. Box 5085 Carmel, Ca. 93921.

MICHAEL MARYK, 2nd Ave. Near Carpenter, P.O. Box 1152, Carmel, Ca. 93921.

This business is conducted by an individual.

Registrant commenced to transact business under the fictitious business name or names listed above on April 1, 1991.

(s) Michael Maryk

This statement was filed with the County Clerk of Monterey County on Jan. 30, 1991.

ERNEST A. MAGGINI
County Clerk

Publication Dates: Feb. 7, 14, 21, 28, 1991.

(PC203)

STATEMENT OF ABANDONMENT OF THE USE OF FICTITIOUS BUSINESS NAME
File No. F900712

The following person has abandoned the use of the fictitious business name MONTEREY PSYCHOLOGICAL GROUP at 667 Lighthouse Ave., Pacific Grove, CA 93950

The fictitious business name referred to above was filed in Monterey County on April 27, 1990.

This business was conducted by a partnership.

(s) Leon DeWitt Larimer II

This statement was filed with the County Clerk of Monterey County on Jan. 24, 1991.

ERNEST A. MAGGINI
County Clerk

Publication Dates: Feb. 14, 21, 28 and March 7, 1991

(PC2087)

FICTITIOUS BUSINESS NAME STATEMENT
File No. F910148

The following person is doing business as:

PRO-TEM, 25631 Ryan Place, Carmel, CA 93923

St.-Elmo P. Tyner II, 25631 Ryan Place, Carmel, CA 93923.

This business is conducted by an individual.

(s) St.-Elmo P. Tyner II

This statement was filed with the County Clerk of Monterey County on Jan. 25, 1991.

ERNEST A. MAGGINI
County Clerk

Publication Dates: Feb. 7, 14, 21, 28, 1991.

(PC201)

FICTITIOUS BUSINESS NAME STATEMENT
File No. F910143

The following person is doing business as:

EDUTECH, 867 Wave Street, Monterey, California 93940.

EDUCATIONAL TECHNOLOGY SPECIALISTS, INC. 867 Wave Street, Monterey, California 93940.

This business is conducted by Educational Technology Specialists.

Registrant commenced to transact business under the fictitious business name or names listed above on Nov. 19, 1990.

(s) Marcel Mendoza

This statement was filed with the County Clerk of Monterey County on Jan. 25, 1991.

ERNEST A. MAGGINI
County Clerk

Publication Dates: Feb. 7, 14, 21, 28, 1991.

(PC200)

FICTITIOUS BUSINESS NAME STATEMENT
File No. F910150

The following persons are doing business as:

IMEX BEARING (U.S.A.) 207 16th Street No.201, Pacific Grove, Ca. 93950.

KAPRIYEL SIKIYAN, 300 Glenwood Cir. No.118, Monterey, Ca. 93940.

RAFFI TERZIYAN, 300 Glenwood Cir. No.109, Monterey, Ca. 93940.

This business is conducted by a general partnership.

Registrant commenced to transact business under the fictitious business name or names listed above on 1/22/91.

(s) Kapriyel Sikiyan—Raffi Terziyan

This statement was filed with the County Clerk of Monterey County on Jan. 25, 1991.

ERNEST A. MAGGINI
County Clerk

Publication Dates: Jan. 31, Feb. 7, 14, 21, 1991.

(PC134)

FICTITIOUS BUSINESS NAME STATEMENT
File No. F902047

The following person is continuing to doing business as:

LATASIA & CO. 225-C Lighthouse Ave. Monterey, Ca. 93940.

JANE. A. DEUBER, 503 6th Street, Pacific Grove, Ca. 93950.

This business is conducted by an individual.

Registrant commenced to transact business under the fictitious business name or names listed above on 12/6/90.

(s) Jane A. Deuber

This statement was filed with the County Clerk of Monterey County on Dec. 10, 1990.

ERNEST A. MAGGINI
County Clerk

Publication Dates: Jan. 31, Feb. 7, 14, 21, 1991.

(PC104)

CITY OF CARMEL-BY-THE-SEA NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN to all persons bearing any interest in the matter, that the City Council of the City of Carmel-by-the-Sea, California, will conduct a Public Hearing.

SUBJECT: Consideration of Ordinance No. 91-09 amending Sections 17.04.055 and 17.24.255 of the Municipal Code and adding Section 17.12.160 and 17.22.150 to the Municipal Code related to antennae

PURPOSE: The amendment would modify the Municipal Code regulations of antennae

ZONING DISTRICT: All

COMPLIANCE WITH CEQA*: n/a

DAY: Tuesday

DATE: 5 March, 1991

TIME: 4:00 p.m.

PLACE: The City Council meeting will be held in the City Hall Council Chambers located on the east side of Monte Verde between Ocean and 7th Avenues.

Any court challenges made pursuant to decisions made by the City on this proposed action may be limited to issues raised at the public hearing described in this notice, or in written correspondence delivered to the (Planning Commission, City Council), Forest and Beach Commission, etc.) at, or prior to, the public hearing.

ALL INTERESTED PARTIES are invited to attend said HEARING and express opinions or submit evidence for or against the proposal as outlined above.

BY ORDER OF THE CITY COUNCIL OF THE CITY OF CARMEL-BY-THE-SEA.

Jeanne Brehmer
City Clerk
Dated: Feb. 7, 1991
Date of Publication: Feb. 21, 1991
* California Environmental Quality Act.
(PC216)

FICTITIOUS BUSINESS NAME STATEMENT
File No. F902077

The following persons are doing business as:

SUNRISE HOME VIDEO, 265 Reservation Rd. Marina, Ca. 93933.

CHOM T. ICARD, 308 Costa Del Mar Rd., Marina, Ca. 93933.

This business is conducted by an individual.

Registrant commenced to transact business under the fictitious business name or names listed above on 12/20&90.

(s) Chom T. Icard

This statement was filed with the County Clerk of Monterey County on Dec. 14, 1991.

ERNEST A. MAGGINI
County Clerk

Publication Dates: Jan. 24, 31, Feb. 7, 14, 1991.

(PC127)

CITY OF CARMEL-BY-THE-SEA NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN to all persons bearing any interest in the matter, that the City Council of the City of Carmel-by-the-Sea, California, will conduct a Public Hearing.

SUBJECT: Consideration of an appeal of a decision of the Planning Commission upholding an administrative determination (AD 91-02/CHOI) to deny issuance of a building permit for a project located in the R-4 Land Use District (Block 49, Lot 6). The appellant is John Thodos on behalf of Cedric and Patricia Choi

PURPOSE: To determine if the decision of the Planning Commission should be upheld or overturned

ZONING DISTRICT: R-4

COMPLIANCE WITH CEQA*: n/a

DAY: Tuesday

DATE: 5 March, 1991

TIME: 4:00 p.m.

PLACE: The City Council meeting will be held in the City Hall Council Chambers located on the east side of Monte Verde between Ocean and 7th Avenues.

Any court challenges made pursuant to decisions made by the City on this proposed action may be limited to issues raised at the public hearing described in this notice, or in written correspondence delivered to the (Planning Commission, City Council), Forest and Beach Commission, etc.) at, or prior to, the public hearing.

ALL INTERESTED PARTIES are invited to attend said HEARING and express opinions or submit evidence for or against the proposal as outlined above.

BY ORDER OF THE CITY COUNCIL OF THE CITY OF CARMEL-BY-THE-SEA.

Jeanne Brehmer
City Clerk
Dated: Feb. 7, 1991
Date of Publication: Feb. 21, 1991
* California Environmental Quality Act.
(PC214)

CITY OF CARMEL-BY-THE-SEA NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN to all persons bearing any interest in the matter, that the City Council of the City of Carmel-by-the-Sea, California, will conduct a Public Hearing.

SUBJECT: Consideration of Ordinance No. 91-08 amending Chapter 17.04, Definitions, and Chapter 17.36, Signs and Display Cases, of the Municipal Code and adopting a Negative Declaration

PURPOSE: The amendment would modify the Municipal Code to broaden the understanding of the Code and provide reasonable accommodation of signs in a manner that does not compromise the overall objective of maintaining an aesthetic and uncluttered community environment

ZONING DISTRICT: All

COMPLIANCE WITH CEQA*: n/a

DAY: Tuesday

DATE: 5 March, 1991

TIME: 4:00 p.m.

PLACE: The City Council meeting will be held in the City Hall Council Chambers located on the east side of Monte Verde between Ocean and 7th Avenues.

Any court challenges made pursuant to decisions made by the City on this proposed action may be limited to issues raised at the public hearing described in this notice, or in written correspondence delivered to the (Planning Commission, City Council), Forest and Beach Commission, etc.) at, or prior to, the public hearing.

ALL INTERESTED PARTIES are invited to attend said HEARING and express opinions or submit evidence for or against the proposal as outlined above.

BY ORDER OF THE CITY COUNCIL OF THE CITY OF CARMEL-BY-THE-SEA.

Jeanne Brehmer
City Clerk
Dated: Feb. 7, 1991
Date of Publication: Feb. 21, 1991
* California Environmental Quality Act.
(PC215)

CITY OF CARMEL-BY-THE-SEA NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN to all persons bearing any interest in the matter, that the City Council of the City of Carmel-by-the-Sea, California, will conduct a Public Hearing.

SUBJECT: Consideration of Resolution No. 91-28 making a finding of unmet transportation needs within the City of Carmel-by-the-Sea

PURPOSE: To determine if there are any unmet transrtation needs within the City of Carmel-by-the-Sea

ZONING DISTRICT: n/a

COMPLIANCE WITH CEQA*: n/a

DAY: Tuesday

DATE: 5 March, 1991

TIME: 4:00 p.m.

PLACE: The City Council meeting will be held in the City Hall Council Chambers located on the east side of Monte Verde between Ocean and 7th Avenues.

Any court challenges made pursuant to decisions made by the City on this proposed action may be limited to issues raised at the public hearing described in this notice, or in written correspondence delivered to the (Planning Commission, City Council), Forest and Beach Commission, etc.) at, or prior to, the public hearing.

ALL INTERESTED PARTIES are invited to attend said HEARING and express opinions or submit evidence for or against the proposal as outlined above.

BY ORDER OF THE CITY COUNCIL OF THE CITY OF CARMEL-BY-THE-SEA.

Jeanne Brehmer
City Clerk
Dated: Feb. 7, 1991
Date of Publication: Feb. 21, 1991
* California Environmental Quality Act.
(PC210)

CITY OF CARMEL-BY-THE-SEA NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN to all persons bearing any interest in the matter, that the City Council of the City of Carmel-by-the-Sea, California, will conduct a Public Hearing.

SUBJECT: Consideration of Ordinance No. 91-11 amending Section 17.34.040.A, Payment of In-Lieu Fees of the Muncipal Code

PURPOSE: The amendment would modify the payment of in-lieu parking fees by reducing from five (5) to two (2) the number of in-lieu spaces that would allow the phasing of in-lieu parking payments over a five-year time period.

ZONING DISTRICT: Commercial

COMPLIANCE WITH CEQA*: n/a

DAY: Tuesday

DATE: 5 March, 1991

TIME: 4:00 p.m.

PLACE: The City Council meeting will be held in the City Hall Council Chambers located on the east side of Monte Verde between Ocean and 7th Avenues.

Any court challenges made pursuant to decisions made by the City on this proposed action may be limited to issues raised at the public hearing described in this notice, or in written correspondence delivered to the (Planning Commission, City Council), Forest and Beach Commission, etc.) at, or prior to, the public hearing.

ALL INTERESTED PARTIES are invited to attend said HEARING and express opinions or submit evidence for or against the proposal as outlined above.

BY ORDER OF THE CITY COUNCIL OF THE CITY OF CARMEL-BY-THE-SEA.

Jeanne Brehmer
City Clerk
Dated: Feb. 7, 1991
Date of Publication: Feb. 21, 1991
* California Environmental Quality Act.
(PC217)

CITY OF CARMEL-BY-THE-SEA NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN to all persons bearing any interest in the matter, that the City Council of the City of Carmel-by-the-Sea, California, will conduct a Public Hearing.

SUBJECT: Consideration of Ordinance No. 91-07 assigning a value to trees on public property and charging the applicant a fee for the removal of a public asset

PURPOSE: To assign a value to public trees and to charge a fee for the removal of a public asset

ZONING DISTRICT: All

COMPLIANCE WITH CEQA*: n/a

DAY: Tuesday

DATE: 5 March, 1991

TIME: 4:00 p.m.

PLACE: The City Council meeting will be held in the City Hall Council Chambers located on the east side of Monte Verde between Ocean and 7th Avenues.

Any court challenges made pursuant to decisions made by the City on this proposed action may be limited to issues raised at the public hearing described in this notice, or in written correspondence delivered to the (Planning Commission, City Council), Forest and Beach Commission, etc.) at, or prior to, the public hearing.

ALL INTERESTED PARTIES are invited to attend said HEARING and express opinions or submit evidence for or against the proposal as outlined above.

BY ORDER OF THE CITY COUNCIL OF THE CITY OF CARMEL-BY-THE-SEA.

Jeanne Brehmer
City Clerk
Dated: Feb. 7, 1991
Date of Publication: Feb. 21, 1991
* California Environmental Quality Act.
(PC211)

REAL ESTATE MARKETPLACE

MONTEREY PENINSULA PROPERTIES GUIDE

Learn how to become a 'Big Buddy'

The Buddy Program of the Monterey Peninsula, an agency that matches adult companions with children from single parent families, will conduct orientations the second Tuesday of every month. Orientations take place 7 to 9 p.m. at the Monterey Youth Center on Pearl Street (next to Dennis the Menace Park).

This is an opportunity for those interested in volunteering with the Buddy Program to learn more about the roles, responsibilities and rewards of being a "Big Buddy." For details, call 649-0276.

Volunteers needed to aid sea otters

Want to learn about our local sea otters and help ensure their survival? Friends of the Sea Otter needs a few people to greet visitors, hand out educational material, and sell merchandise at their Sea Otter Center in the Carmel Crossroads. To find out about this and other opportunities, call 373-2747.

Make a child's wish come true

Do you have a boy's or girl's bicycle in good condition that you no longer use] If so, contribute it, tax-deductible, to the Buddy Program of the Monterey Peninsula. For details, call 649-0276.

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LAMAR BOCK REALTORS

SPRING PARADE OF VALUES!

1. **$92,500** Immaculate studio condominium in age restricted Carmel community. This is a must see unit with fireplace and patio.

2. **$475,500** Beautiful Carmel home offering two bedrooms, two baths and huge living room. Close to town, easy stroll to to the beach, too!

3. **$595,000** King size family home high on the hill in Monterey's finest area. Four bedrooms, 3½ baths, family room and office. Immaculate!

4. **$649,500** Half acre with OCEAN VIEWS on a cul-de-sac south of Ocean Avenue. Older two bedroom home has never been updated but has great potential and has never been retrofitted!

5. **$995,000** Eleven two bedroom units just three years old in Marina's finest neighborhood. Shows pride of ownership. never a vacancy!!!

(408) 624-6923

Dolores St. at 7th Ave. • Carmel

P.O. Box 2079, Carmel, CA 93921

CARMEL VALLEY PRIME PROPERTIES

LOT..... Carmel Valley building site with majestic valley views near the village at the end of Ridge Way.....$239,000

TOWN HOMES..... Quail Lodge single level 2 bedroom end unit with spectacular golf course views and southern exposure — an ideal second home..... SOLD $360,000

Carmel Valley Ranch detached with a private front courtyard and garage.....$465,000

HOME..... Quail Lodge unique home well located on the lake at the end of a cul-de-sac with a golf course outlook. Many extras!.....$705,000

ESTATE..... Sleepy Hollow Country Estate, over 12 acres. Main house — 2 levels over 5200 square feet, 4 bedrooms. Guest house — 1,000+ square feet, 2 bedrooms Caretaker's quarters— a one bedroom separate house. Studio barn — an 800 square feet artist's delight. 3 car garage; equestrian facilities; solar heated swimming pool. A recreational paradise ..$2,350,000

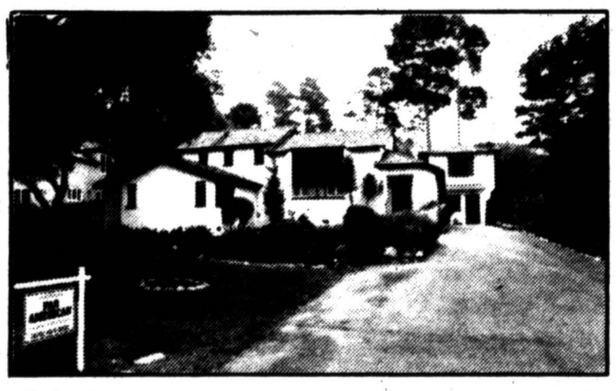
Property Management
Vacation Rentals

QUAIL LODGE REALTY

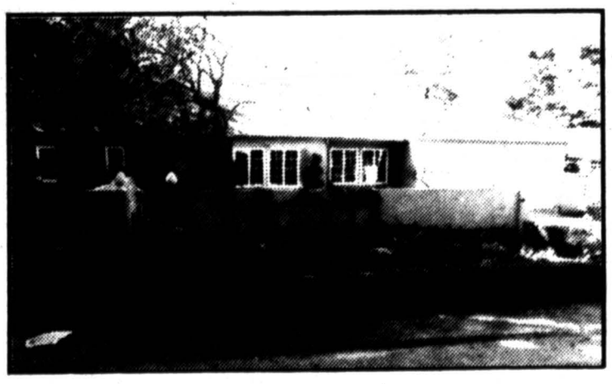
(408) 624-1581

At the Carmel Valley Golf and Country Club
8000 Valley Greens Drive, Carmel, CA 93923

PEBBLE BEACH



COZY MEDITERRANEAN 3 Bdrm/3 Bath remodeled inside & out. Expansive front and rear yards. Detached guest house. **$750,000**



GRACIOUS FRENCH PROVENCIAL near the Ocean. 4 Bdrm/2½ Bath, 3 fireplaces, family room and fantastic country kitchen. **$750,000**

PAN AMERICAN
• A REAL ESTATE COMPANY •
624-3511
On 5th near Junipero, Carmel

OPEN HOUSES THIS WEEKEND

CARMEL

San Antonio 3 S/E 10th $1,899,000
Sat. 2-4 & Sun. 1-4 Del Monte R.E.
24505 San Luis $599,000
Sun. 12:30-3 Del Monte R.E.
3219 Sycamore Place $359,000
Sun. 2-4 Del Monte R.E.
Dolores, 3 S/E of 12th $465,000
Sun. 12-2 Del Monte R.E.
Carmelo 4 S/W of 4th $785,000
Sun. 2-4 Del Monte R.E.
26022 Atherton $698,000
Sun. 1-3 Del Monte R.E.
Junipero & 5th $385,000
Sat. 1-3 Del Monte R.E.
24768 Guadalupe $529,000
Sun. 2-4 Del Monte R.E.
Guadalupe 4 S/W of Ocean $425,000
Sun. 2-4 Del Monte R.E.
25540 Carmel Knolls Dr., $349,000
Sat. 1-4 & Sun. 2-5 Coldwell Banker
4000 Rio Rd. #38, $290,000. Sun. 1-4
Coldwell Banker
520 Loma Alta, $1,350,000. Sat. &
Sun. 12-3 Coldwell Banker
Dolores 3rd HS, NW of 2nd $375,000
Sun. 2-4 Prudential Towle
N. San Antonio at 3rd $660,000
Sat. & Sun. 2-4 Prudential Towle
5 NE of 10th on Junipero $465,000
Sun. 1-4 Prudential Towle
N. San Antonio 5 NE of 4th $780,000
Sun. 1-4 Prudential Towle
Lincoln, 5 SE of 13th — $895,000
Sun. 1-4 The Mitchell Group
San Antonio & 4th — $2,850,000
Sat. & Sun. 1-4 The Mitchell Group
25091 Hatton Rd. $750,000
Sun. 1:00-4:00 Cornish & Carey
93 High Meadows Lane $350,000
Sun. 1:00-4:00 Cornish & Carey

CARMEL SO. COAST

Aurora Del Mar $1,975,000
Sun. 1-3 Del Monte R.E.
22 Yankee Pt. Dr. $425,000
Sun. 11:30-1:30 Del Monte R.E.

CARMEL VALLEY

8038 Poplar Lane $925,000
Sun. 2-4 Del Monte R.E.
9933 Holt Rd. $985,000
Sun. 1-3 Del Monte R.E.
7055 Valley Greens Cir. $750,000
Sun. 2-4 Del Monte R.E.
33300 Carmel Valey Road —
$1,200,000. Sun. 1-4. The Mitchell
Group
12 Paso del Rio $459,000. Sun. 1-4
Coldwell Banker
9901 Club Pl. Ln., $469,500.
Sat. 12-4 Coldwell Banker
25545 Hacienda Place $780,000
Sat. 1:30-4:30 Cornish & Carey
25545 Hacienda Place. $780,000
Sun. 1:00-4:00 Cornish & Carey
28065 Heron Ct. $460,000
Sun. 1:00-4:00 Cornish & Carey

PEBBLE BEACH

1022 Matador $995,000
Sun. 2-4 Del Monte R.E.
1215 Benbow Pl. $1,850,000
Sun. 1-4 Del Monte R.E.
1178 Rampart Rd. $685,000
Sun. 2-4 Del Monte R.E.
3133 Bird Rock $619,000
Sun. 2-4 Del Monte R.E.
19 Spanish Bay $2,300,000
Sun. 2:30-4:30 Del Monte R.E.
3067 Hermitage $565,000
Sun. 11:30-1:30 Del Monte R.E.
1092 Presidio Rd. $639,000
Sun. 2-4 Del Monte R.E.
3187 Del Ciervo — $2,400,000
Sun. 1-4 The Mitchell Group
1015 Vaquero Road $1,400,000
Sat. & Sun. 1-4 Prudential Towle
1050 Vaquero Road $595,000
Sat. & Sun. 1-4 Prudential Towle
3133 Hacienda $649,000
Sat. 2-4 Del Monte R.E.
1046 Broncho $598,500
Sat. 2-4 Del Monte R.E.
4055 Sunridge $695,000
Sat. 2-4 Del Monte R.E.

PACIFIC GROVE

313 Walnut St. $198,000

313 Walnut St. $198,500
Sat. & Sun. 1-5 Del Monte R.E.
1022 Shell Ave. $389,000
Sat. 1:30-4:30 Cornish & Carey
1022 Shell $389,000
Sun. 1:00-4:00 Cornish & Carey
1237 Presidio, $215,000. Sat. 1-4
Coldwell Banker
1239 Presidio, $195,000. Sat. 1-4.
Coldwell Banker
722 Hillcrest — $305,000
Sun. 1-4 The Mitchell Group
43 Via Gayuba — $315,000
Sun. 1-4 The Mitchell Group

MONTEREY

808 Jessie St., $359,500
Sun. 1-4 Coldwell Banker
118 Spray Street $365,000
Sat. & Sun. 1-4 Prudential Towle
715 Lily St. $234,500
Sat. 12-3 Cornish & Carey
460 San Bernahe Dr. $399,000
Sat. 2-4 Del Monte R.E.
8 Cramden Dr. $725,000
Sun. 2-4 Del Monte R.E.

MARINA

178 Lillian Place $219,000
Sun. 1-4 Prudential Towle
3119 Bradley Cir., $195,000
Sun. 1-4 Coldwell Banker

REAL ESTATE MARKETPLACE

MONTEREY PENINSULA PROPERTIES GUIDE

Theater Review...

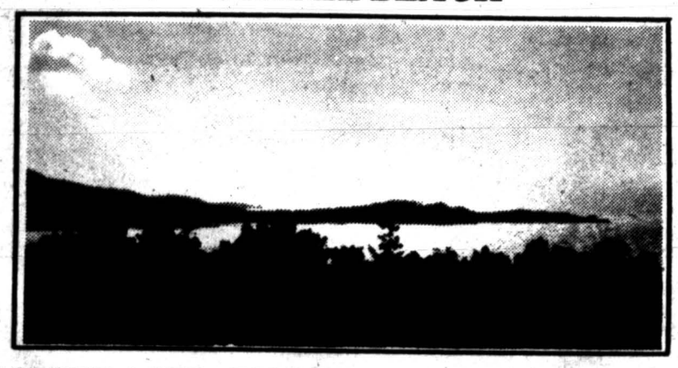
Continued from page 25

he likes to talk to his meals before devouring them *(Into the Woods)*. It seems Stephen Sondheim is not Mr. Nice Guy anymore. Carl Palme gives us a demonic rendition of "A Man Could Go Quite Mad" *(Mystery of Edwin Drood)*. Drood is Dickens' last work, which was unfinished at the time of his death, and is now a musical with multiple endings (the audience votes).

Carl Palme looks the youthful crooner but he has several years and six shows under his belt. John Newkirk, on the other hand, has about 10 years' experience in peninsula productions. Besides appearing in *Broadway's Best*, he directed it. Carl and John also do a memorable duet, "Fatherhood Blues," that stayed with me.

Last but not least is the food. The caterer is "Entertainments," run by Steve and Marilyn Nergord. This is not your typical rubber chicken dinner theater fare. It is chicken, but grilled breasts with herbs; the vegetable is broccoli with red pepper slivers and feta cheese; salad is romaine lettuce with onion garni. Dessert is an ice cream cake with maple/nut topping. It tastes as good as it looks and it looks very attractive. (Entrees may change, however. Check when you make reservations.) It is served buffet style and refills on salads are permitted. There is also an open bar with wine by the bottle or glass. There is relatively limited seating since the tables take up a necessary amount of space, so make plans early and arrive early for best seating.

PEBBLE BEACH



THREE-ACRE ESTATE with 3 BR, 3 Bath. $1,400,000.

OCEAN VIEW 4 BR, 4 Bath, new $895,000.

CARMEL

NEW 4 BR, 4 baths, 3 car garage, Dolores & Third. $995,000.

NEW 4 BR, 3½ Baths, guest quarters, with views. $749,000.

LARGE LOT WITH WATER & building permit for 2,980 sq. ft. home. $475,000.

CARMEL HIGHLANDS

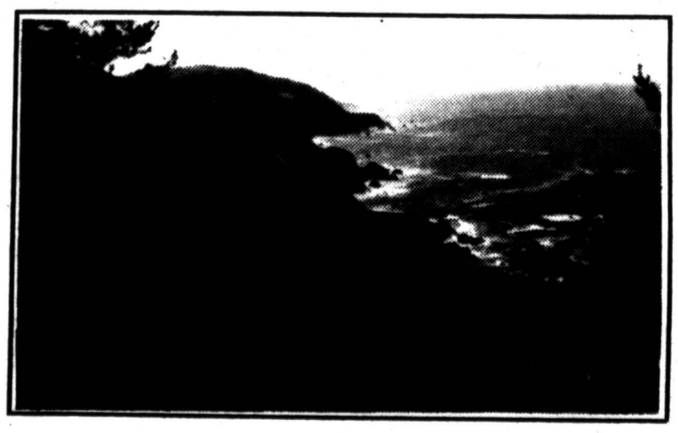
VIEW LOT with water & permit, 3 BR, 2½ Baths. Build now. $360,000.

157 ACRES VIEWS to Santa Cruz, Owner will carry. $864,000.

ESTATE 33 Acres with ocean views. $425,000.

VIEWS—VIEWS, 55 Acres with water and approved building site. $550,000.

BIG SUR



HOME ON 35 ACRES 10 miles south of Carmel. $1,150,000.

HOME ON 15 ACRES with views-views-room to grow. $750,000.

FOR OTHER BIG SUR PROPERTIES CALL:

MCI

MID COAST INVESTMENTS

375-0170 or 624-3675

MAGNIFICENT ESTATE

"TWELVE OAKS" — A very special home on a huge lot with beautiful old oaks and meticulously manicured grounds. The home with Mediterranean influence is custom-crafted and has a lovely living room opening onto the courtyard, formal dining room, three bedrooms, each with its own bath, plus a powder room. Adjoining the kitchen is a cozy family room with fireplace. Over the 3-car garage is a one-bedroom apartment with open vistas and there is a separate charming studio guest house. $1,695,000.

GEORGE CONN REAL ESTATE

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Sallie Conn
Lincoln btwn. 5th & 6th • Carmel • **624-1266**

NOW'S THE TIME TO MAKE YOUR MOVE!

PRIVACY & PERFECTION!
This fully remodeled 2 bedroom, 2 bath Carmel hide-a-way is a short walk to town and the beach. High beam ceilings, Carmel stone patio & walkways & a Spanish tile deck with ocean & Pt. Lobos views...Reduced to $569,000.

WALL TO WALL SPACIOUSNESS!
This gracious ranch style 3 bedroom, 2 bath home is in top condition. Spacious living room, dining room, private courtyard with spa...$425,000.

SUPER CONDO!
Immaculate 3 bedroom, 2½ bath Montsalas unit in an excellent sunbelt location. Dramatic master bedroom, eat-in kitchen, 3 sunny decks. Convenient to golf courses, DLI & NPGS. $259,000.

OCEAN VIEWS! OCEAN VIEWS!
Walk to town from this fully remodeled 3 bedroom, 3 bath tri-level home. Enjoy the fabulous ocean & Pt. Lobos views while relaxing on your choice of decks. $512,000.

THE PRICE IS RIGHT!
A freshly painted 2 bedroom, 1 bath Carmel home situated on a lovely lot behind a white picket fence. New appliances, sunny breakfast nook, family room, double garage. $298,000.

A WONDERFUL OPPORTUNITY
awaits a lucky buyer on a quiet street in Carmel Woods. The rooms are spacious and the lot is oversized. Roomy guest quarters with a separate entrance. Some ocean views. A gentle facelift will put this 3 bedroom, 3 bath home in great shape. $398,500.

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& Monte Verde • Carmel
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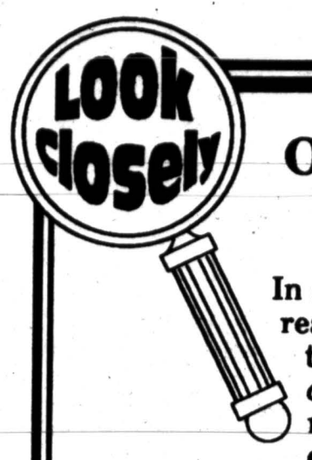

OPPORTUNITY KNOCKS!

In search of a *solution* to your real estate needs—LOOKING to buy or sell in today's *challenging* real estate market— consider the experience of Watson Realty! Watson has been helping clients find clues, in completing a home sale or purchase, for nearly 16 years.

Watson investigates important *property facts*; delves into the *past* of suspect properties of interest; and checks his myriad sources to uncover other information helpful to the buyer or seller he is working for!

In brief, Watson uses all the tools of the trade, including a healthy, happy relationship with other Realtors, in pursuit of clients' needs.

Watson Realty believes that now opportunity knocks!

Look closely, and let Watson help you... Sherlock would be pleased!

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BURCHELL REALTY

Ocean at Dolores • Carmel
P.O. Box E-1
(408) 624-6461

"LA CHACETTE" — Traditional elegance close to Carmel Beach and Point. **$835,000.**

PACIFIC GROVE NEAR ASILOMAR — Spanish style home in move-in condition with large studio. **$349,500.**

GUEST HOUSE — FIREPLACE — LARGE LOT. Close to downtown Carmel. 3 bedrooms, 2 baths. Only **$444,000.**

DELIGHTFUL CARMEL REMODEL — Completely remodeled, 2 bedroom, 1½ bath Carmel retreat walking distance to town. Fruit trees, etc. **$479,900.**

EXPAND THE VIEW — Prime Carmel Meadows 3 bedroom, 2 bath home with potential to expand existing Ocean/Pt. Lobos views. **$425,000.**

CARMEL HIGHLANDS — fabulous ocean views, rustic and charming, rough hewn open beams, fireplace, 2 bedrooms on one acre. Only **$425,000.**

DOWNTOWN MONTEREY C-2 zoning with 4 units **$565,000.**

MONTEREY CONDOMINIUM — Great location, quiet, 1 bedroom, 1 bath. Elevator, pool, sauna, clubhouse. **$125,000.**

50 ACRES — CARMEL VALLEY — 3 parcels with horse facility & house. **$1,500,000.**

CANNERY ROW COMMERCIAL BLDG. Ocean view. 2 story open floor plan. $30,000 annual net lease income. **$495,000.**

Mid-years support group begins

Women over 40 share many common concerns regarding their changing bodies, families and careers. The women in mid-years support group is designed to meet the needs of women who are facing the challenges of mid-life.

Facilitated by a trained counselor, the group provides members an opportunity to grow in a safe, nurturing and supportive enrvironment. .

The group starts Feb. 25 and will meet 7 to 8:30 p.m. Mondays for 12 weeks. Space is limited. Meetings will take place at the YWCA, 801 Lighthouse Ave., Monterey. For more information or to reserve your space in the group, call the YWCA at 649-0834.

Men learn violence alternatives

Monterey County Men's Alternatives to Violence is a local group of men who have been working together for four years providing information and support for men who want to address the issue of abusive behavior in their lives. Working as non-professional peer counselors, they facilitate weekly open meetings in Monterey and Salinas.

They invite you to attend their peer-counseling training, beginning 7 p.m. on March 26 at the Monterey YMCA.

If you are interested in getting more information about the program or receiving a registration form for the training, call the YMCA in Monterey or Salinas or call Bruce Doneux at 646-5499.

PROPERTY MANAGEMENT
VACATION & LONG-TERM RENTALS

We are currently seeking vacation homes and long term rentals for our property management department. We have numerous clients waiting for vacation homes this summer. We also have need of year round vacation rentals. Why not let your home work for you when you are not using it? We treat your home as if it was ours. We offer peace of mind for our owners, furnish computer itemized statements, and maintain higher occupancy percentages. San Carlos Agency has been doing property management on the peninsula for over 40 years. Call us for more information.

SAN CARLOS AGENCY
Real Estate and Property Management
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(at the entrance to The Barnyard)
624-3846 or 659-3731 after 5 p.m.

HOMES
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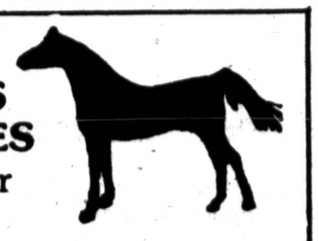
HORSE PROPERTIES
VIC COLTON-Broker



SUPER HOME ON 14 ACRES

2532 sq. ft. 3 bedrooms, 2½ baths plus many extras and all the amenities. Privacy and special panoramic views. Minutes from Carmel Valley village. Offered at $479,500.

SMALL 15 ACRE FARM

Unique small farm on gentle rolling land with great views. 3 bdrm., 2 ba., 1740 sq. ft. home, 820 sq. ft. guest quarters, large garden area. Price includes profitable egg business, 2 wells w/storage, a gated area for privacy. Asking $325,000.

Call: 659-5535 or 659-5587
COLTON REALTY
12 Delfino Pl. Carmel Valley, CA 93924

OCEAN AVENUE REALTY
Ocean & San Carlos, Carmel
625-1343

GREAT BUY IN THE PENINSULA

Carmel traditional colonial home in excellent condition. 4 bdrm., 2.5 baths w/bay windows. NOW ONLY $415,000

Monterey's best unit in development. Very rarely on the market. 2 bdrm., 2 baths w/cathedral ceilings. PRICED AT $299,000.

Marina's best priced home located on quiet cul-de-sac in a good area. 3 bdrm., 3 baths + self contained studio w/separate entrance. ONLY $177,000.

SALES ★ RENTALS ★ PROPERTY MANAGEMENT

MONTANA RANCH — One of a kind!

450 ACRES INCLUDE:

4 BEDROOM HOME — (1985), with walnut interior woodwork and pecan floors.
WORKING RANCH — HORSE PARADISE; barns, 2 spring fed trout ponds, 1½ miles from stream, 30 min. from Big Horn River, 15 miles from Billings.
WILDLIFE SANCTUARY — deer, turkey, eagles, Canadians, wood ducks, great horned owls.
SECURE, AIR-STRIP POSSIBLE

$900,000
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OCEAN VIEWS!

GORGEOUS OCEAN VIEWS from this lovely Carmel Meadows home. Contemporary in design with 2 bedrooms and 2.5 baths. Located on a quiet cul-de-sac on a large corner lot, it is complete with lush gardens and patio areas $535,000

LOCATION! LOCATION! This immaculate home has bay views from the living room. Need more than 2 bedrooms? A 2nd floor addition of 600 square feet is possible with city approval. Recent remodeling includes kitchen & adjacent family room. REDUCED TO SELL! $389,000

MAGNIFICENT BIG SUR OCEAN FRONT! This superlative site, with plans for an unusual and exciting residence, offers an exceptional part of the edge of our continent on which to live. The views of the Pacific Ocean, Big Sur Coastline, and Santa Lucia Mountains are breathtaking. Yours for only $685,000

FAMOUS 3 BR/3 BA COMSTOCK POST ADOBE with inspiring Pt. Lobos views. Separate 2 BR guest house on a secluded pine-shaded acre. Amenities include wine cellar, unbelievable storage, 2 fireplaces, potting shed, & a greenhouse! $780,000

PLEASE CALL OUR OFFICE FOR CORNISH & CAREY PROPERTIES, INCLUDING:

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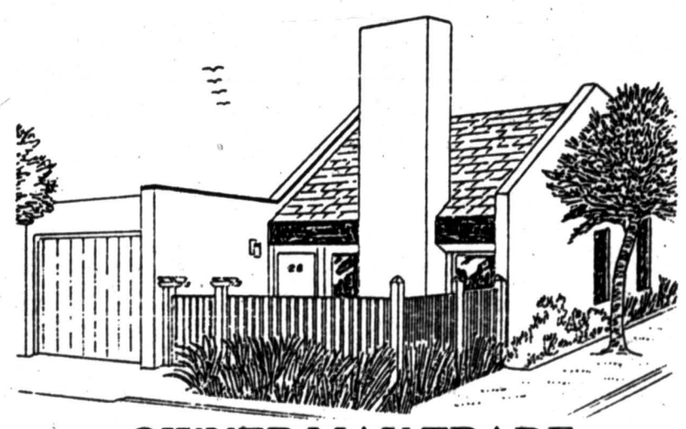
26335 Carmel Rancho Boulevard, Suite 1
PACIFIC GROVE • 649-6225
650 Lighthouse Avenue, Suite 110

STORYBOOK CARMEL
REDUCED OVER $60,000!

Prime, south of Ocean Ave. location near beach and town for a newly refurbished storybook cottage. The home boasts cathedral ceilings, a cozy fireplace and light hardwood floors. A completely new kitchen features light cabinetry, new appliances and tile. The detached guest home includes bedroom and bath, living room with wet bar. An additional studio/office is the ideal retreat. Wonderful setting of oaks, gardens and patios, Now $629,500.



OWNER MAY TRADE
RIVERWOOD CARMEL CONDO

Convenient and practical yet snappy and stylish, 2 bedroom, 2 bath, end-unit patio home is all on a single level with attached garage. Completely refurbished, this special home features a marble entry and fireplace, all new carpets and paint, a light and bright, updated kitchen and high cathedral ceilings plus lots of mirror. The spacious master suite boasts a secret garden and bath with dressing area. NOW $279,000.

CARMEL VALLEY
RANCH CONDO

Spacious and sunny 3 bedroom, 3.5 bath, 2480 sq. ft. home includes den, multiple garden decks, courtyard entry, greenhouse and kitchen and grand, open-beamed living room. Finest in valley lifestyles boasts golf, pool, and clubhouse amidst acres of gardens. Offered at a low, low $405,000.

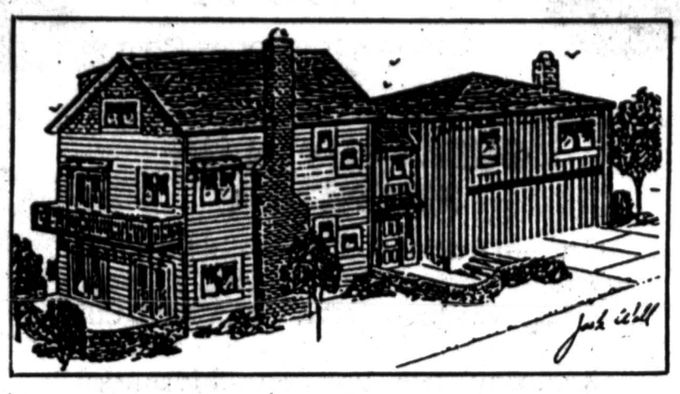
GOURMET GRAND!
JUST LISTED IN PEBBLE BEACH

Love kitchens??? Don't miss this Pebble Beach home with center-island Thermador cooktop, skylights, greenhouse and Corian kitchen, pantry, double ovens, and double sinks. Formal dining room and living room are ideal for entertaining. Three bedrooms plus den, 2 large baths and family room. Our Exclusive at $469,500 — hurry!

Prestige Properties 625-5500
San Carlos btwn. 7th & 8th Carmel, Ca., 625-5300 Wendy & Charles Lazar and Paul Brocchini, Brokers

REAL ESTATE MARKETPLACE

Peninsula Realty
SAN CARLOS & 5TH, CARMEL



NEW "BEACH STYLE" — 124 19TH STREET. The "BAY VIEW" architect designed home is the perfect weekender or permanent residence for truly enjoying the lifestyle that Pacific Grove has to offer. Situated on a street to street lot this 3 bedroom, 2½ bath home has a spacious living room with fireplace, open and airy family area, dining area and kitchen overlooking greenbelt plus two car garage. You will be walking distance to town or steps to the beach at Lover's Point. Scheduled for completion in February. $545,000.

Call for details on these and other custom homes.

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STOP, LOOK, LISTEN

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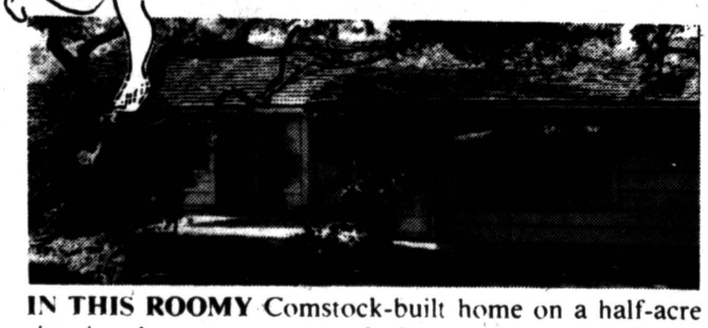
SPOIL YOURSELF



IN THIS ROOMY Comstock-built home on a half-acre site in the estate area of Carmel's Hatton Fields. Surrounded by lovely gardens with majestic oaks, the main house has four bedroom suites, plus a huge living room that can be furnished so as to provide any number of conversational groupings. Separated from the main house by a breezeway is a guest unit, along with a convenient laundry (it could easily be turned into a sixth bedroom inasmuch as there's already a bath). Outside is a big bricked patio with a fire pit, perfect for entertaining al fresco. $950,000.

FEAST YOUR EYES

ON INCREDIBLE ocean views from Point Lobos to Point Pescadero! They're a highlight of this landmark home located on the equivalent of four lots one block from Carmel beach...a home that has been renovated and professionally decorated to provide luxurious and comfortable living. The living room, dining room, kitchen and master suite all enjoy ocean views. In addition to four bedrooms and bathrooms, you'll find an office, laundry room, two-car garage, off-street parking, and a large, sunny patio ideal for outdoor entertaining. $3,950,000.

READY AND REASONABLE

A TWO-BEDROOM HOME on a pretty street in Pacific Grove, a livable as can be right now, but with room to expand to fit your growing needs. Recently remodeled, this sparkling house offers a bright and cheerful living room with Carmel-stone fireplace, gleaming new kitchen and bath, and two pleasant bedrooms. Outside is a detached garage with workbench for the handyman. Close to George Washington Park and bus lines, and close to town and ocean. $239,500.

TWO NEW LISTINGS IN P.G.

WE'VE JUST LISTED two very attractive small houses in Pacific Grove — either one a perfect starter home or weekender for the owner who wants to enjoy the Monterey Peninsula all year round. One house is a Victorian with high ceilings. It has two bedrooms and two baths. It's offered at $235,000 — and the owner will carry. The other house has two bedrooms and one bath, plus a garage. It was built in craftsman style, and has a good deal of charm. It's offered at $210,000.

TEMPTING PRICE

A WONDERFUL family home in Carmel's Hatton Fields, with ample play space in the fenced yard for youngsters. Bright and cheery living room with pleasant garden outlooks, two bedrooms, plus a semi-private suite, two and one-half baths, big family/dining room. Take a careful look to see how this home could be updated to fit your life style. A very good value at its **REDUCED** price of $350,000.

THE MITCHELL GROUP

This One is Ready

...and you will be too. Take time to see this beautiful home in a desirable Monterey area. A unique floor plan, it has 2 BR, 2 Bath, Master BR with fireplace and private decking to sunbelt. Formal dining, family room with fireplace, super gourmet kitchen, security system and much more. Asking $382,000.

(408) 375-0000

Jane Mamat Real Estate
Investment Broker

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625-3500
An Independently Owned and Operated Member of The Prudential Real Estate Affiliates, Inc.

OPEN HOUSES
PEBBLE BEACH

1015 Vaquero Road — Magnificent Spanish Hacienda has been graciously remodeled. 3 master bedroom suites each with fireplace. Formal dining room - Beautiful use of tile, hardwood floors. All major rooms with beamed ceilings, some with skylights - Wine storage room. Ocean views and one block to beaches. $1,400,000. Your Host: Brad Towle. Open Sat. & Sun. 1-4.

1050 Vaquero — Newly remodeled 3 Bdrm., 2 Bath Ranch style home. Beamed ceiling in FR, skylights, French doors and 2 fireplaces. Just steps from the 16th fairway of MPCC Shore Course, short walk to ocean. $595,000. Your Host: Charles Wagner. Open Sat. & Sun. 1-4.

PEBBLE BEACH

Ocean Pines-Windsong L — Ocean View! Fully furnished 2 bedroom, 2 bath condo. Ground floor, end unit. $269,000. Your Hostess: Georgia Dunlavy. Open Sun. 1-4.

CARMEL

N. San Antonio at 3rd — Magnificent contemporary 3 bedroom, 4 bath home with white water and golf course views. $660,000. Your Host: Bill Tosetti. Open Sat. & Sun. 2-4.

N. San Antonio 5 NE of 4th — An extraordinary Home — Super location — great Carmel bay views — 3 bedrooms, 3 baths. $780,000. Your Host: Ernie Wenzel. Open Sun. 1-4.

Dolores 3rd NW of 2nd — West side of St. Walk to Town & Beach. Ocean view! Vintage rustic home. Bsmt., Lg. Attic, 2 Bdrm., 1 Bth. Privacy, Potential. Priced to sell $375,000. Your Host: Gabriel Fazzini. Open Sun. 2-4.

PACIFIC GROVE

634 Spruce St. — California Bungalow Lifestyle Living! Close to beach. This 2 Bdrm., 1 Bath is on a Double lot. Possible Dynamic Ocean View. Grand Plantation Shutters, separate laundry room. Two blocks from Pre & Elementary Schools. $225,000. Your Host: Jonathan Cope. Open Sat. & Sun. 1-4.

MONTEREY

118 Spray Ave., Del Monte Beach — Great views of City & Bay, 3 Br, 2 Bth, 2 car garage. Total remodel big kitchen, sunken fireplace, hardwood and Berber carpets. Spacious private deck and only steps to the beach. $365,000. Your Host: Erv Kruse. Open Sat. & Sun. 1-4.

MARINA

178 Lillian Place — Please come and view this lovely spacious & exceptionally well kept property on a quiet Cul-de-sac! Over 2,000 sq. ft., 10 years old. 4 Bedrooms, 2 Baths on 1 level! $219,000. Your Hostess: Connie Somers. Open Sun. 1-4.

PRIVATE VIEWING
BIG SUR

"GREYROCK" — A one of a kind Oceanfront property. 52+ acres with 1/2 mile of shoreline and 1/3 mile of Private sandy beach. Almost completed Main house plus Guest and Caretaker cabins. Grotto style swimming pool. Private water source, trails, and unlimited and uncomparable views. $5,500,000. Contact Herb Towle, 624-2872 Eves.

CARMEL VALLEY

The Famous Holly Farm: An Authentic Old Frontier Adobe Estate 1.25 acre Home is 4 bed, 3 bath. Gst home is 1 bed, 1 bath, 3 Horse stalls, corral, tack rm., 3 car gar, 5-car carport, gazebo, pvt. well. Seller Motivated! Asking $524,700. Contact Jonathan Cope, 373-7096 eves.

HAMPTON COURT PROPERTIES

(408) 624-6886
FAX (408) 624-4209
(800) 523-2460 Ext. A537

7th & San Carlos, S.W. Corner
Drawer 350, Carmel, CA 93921

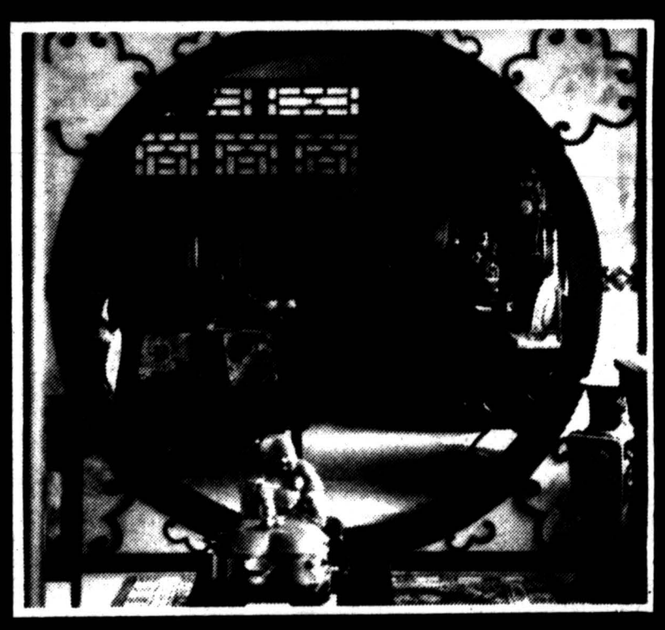
Jan Santacroce
Broker/Sales Mgr.

Sherri Lee Grassi
Owner

Every Childs Dream

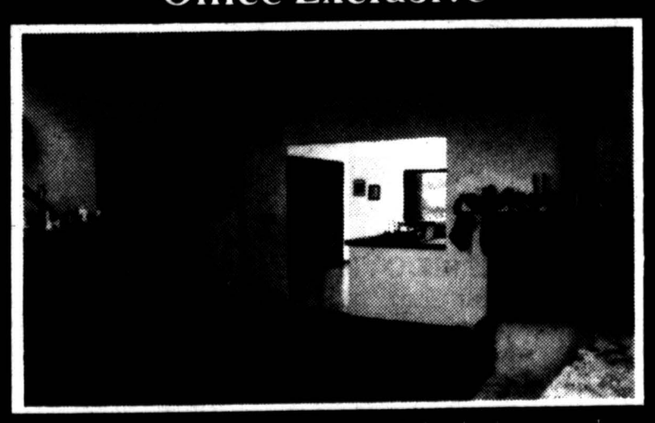
NORTH COUNTY, bring your ponies, puppies, kittens & kids to this 4 bdrm, 2 ba. country home 3.82 ocean view acres. Roping arena, 10-horse stalls & barns. **$365,000.**

G.T. Marsh & Co. Oriental Edifice in Monterey



A rare opportunity for the discerning investor! A palatial property, about 20,000 sq. ft. Within this very private compound is 6,000 sq. ft. of art, antique retail space & a luxurious 3,050 sq. ft. penthouse. Asking **$5,500,000.**

Office Exclusive



New Monterey 3 bedroom, 2 bath home. Large [illegible] tastefully coordinated throughout. **$340,000.** Contact Sherri or Jo.

Relocating? Transferred?
Call Toll-Free for information concerning real estate opportunities in all areas of the country. Call our International Relocation Dept. 1-800-523-2460, Ext. A-537

HAMPTON COURT PROPERTIES

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Established 1913

CARMEL OCEAN VIEW HOME
A beautiful spacious near-new home. Features lovely ocean views & private treetop vistas from "The Great Room." Wonderful open floor plan. Enhanced by oak floors, warm river rock fireplace & ridge skylite. French doors open to an expansive tile deck offering relaxing outdoor living. Comfortable master suite with romantic fireplace. 3 Bedrooms, 2½ baths. Plus, Guest House with kitchenette. Office. Laundry room. Extensive storage rooms suitable for hobby or dark room. 2-Car garage. Nicely landscaped. On a corner cul-de-sac lot. In a quiet neighborhood near town & beach. $895,000.

CARMEL CONDOMINIUM
Conveniently located in The Ridge at High Meadow. Just minutes from downtown Carmel & all Peninsula points. A well-maintained 2 bedroom, 2 bath unit. Living room & deck overlook forested views. Swimming Pool & Tennis Courts. $278,000.

CARMEL'S BEST BUY
In Carmel Woods. On a nicely landscaped oversized lot. A comfortable 2 bedroom home. In a private setting. Offers tremendous potential for addition. A turn-key weekender, rental or permanent residence. In a quiet neighborhood. Excellent value. $319,500.

"TWIN PINES"
A cozy 2 bedroom Carmel home. Charming living room with oak floors & Carmel stone fireplace. Plaster interior. Hand-hewn shiplap exterior. 1-Car garage with work area. Walking distance to town. $349,000.

PERFECT CARMEL RETREAT
Beautiful & private views from this immaculate near-new, 3 bedroom, 2½ bath Carmel Woods Chalet. Just minutes from shops & beaches of Carmel. Features 2 master suites. Modern country kitchen with tile counters. French doors to a large redwood deck. Oak floors & Berber carpet. Lots of storage. $499,000.

"SHAN-GRI-LA"
Offers a life-style of casual elegance. A home of redwood & glass. Spacious, light & airy. High beam-ceiling living room with warm brick fireplace. Beautiful oak floors. Wonderful open-floor plan. Second-story master suite opens to a private sunny deck. 2 Bedrooms, 2 Baths. In excellent move-in condition. Big 2-car garage. Not far from town & beach. $525,000.

BEAUTIFUL CARMEL VICTORIAN
A charming older Victorian. Lovingly restored & updated with attention to architectural detail. Spacious living room with 10' ceilings. 4 Bedrooms, 2 baths. On 2 lots. Completely fenced with sunny brick patio & mature landscaping. A wonderful home in excellent move-in condition. 2-Car garage. $595,000.

CARMEL FAMILY HOME
Located in sunny Hatton Fields. A spacious 3 bedroom, 2 bath ranch-style home. Vaulted beam-ceiling living/dining room. Family room/office with fireplace & separate entrance. On a large lot with room for pool, tennis courts or R.V. $529,000.

PT. LOBOS VIEW HOME
Enjoy incredible views of the ocean, Pt. Lobos, Carmel River Lagoon & beach. A great opportunity to develop the potential of this unique Carmel property. Main house with 2 bedrooms, 2 baths & studio with bedroom & bath. Plus a 1 bedroom guest house with kitchen. On a large street-to-street lot. Convenient Hatton Fields location close to shopping & schools. $750,000.

STEPS FROM "THE LONE CYPRESS"
On the beautiful, world renowned 17 Mile Drive. In a neighborhood of magnificent estates. Just a stroll to "The Lone Cypress." A rare opportunity to develop the potential of this Pebble Beach home. Nestled amongst the trees in a serene natural setting. Offers spectacular ocean & coastal white-water views. 3 Bedrooms, 2 baths, plus 2 half baths. Awaiting an imaginative touch. $1,895,000.

UNIQUE CARMEL BUILDING SITE
Beautiful ocean views. A 7.35 acre forested estate setting. Just minutes from downtown Carmel. Located in prestigious High Meadow. All utilities under ground. Water permit & plans included. $549,500.

BRIGHT NEW CARMEL HOME
A bright & cheerful home. Cathedral ceilings, solarium windows, skylites & track lighting throughout. Beautiful light oak floors. Wonderful tile kitchen complete with top-of-the-line appliances. Sunny family room/dining room. 2 bedrooms, each with private deck. Plus spacious den/office or 3rd bedroom. 2 Baths, each with separate tub & shower. Plus powder room. Abundant storage & cabinets galore. South of Ocean Avenue. On an over-size lot. $575,000.

CARMEL MOTEL FOR SALE
A comfortable 12-Unit Motel. Plus Manager's Unit. Reception area & Living room/Lounge with fireplace. Ample off-street parking. Recently remodelled. Offers a residential atmosphere. Located on the fringe of the commercial district. Just a short walk to the heart of the village. $1,900,000.

HIDDEN MESA VIEW HOME
Offering lovely views of the bay & mountains. A spacious 4 bedroom, 3½ bath ranch-style home. Plus separate guest house with kitchenette. Freshly painted. In move-in condition. Tile baths & counter tops. Skylites. 3 Fireplaces. Fully fenced. $570,000.

CHARMING MONTEREY COTTAGE
A cozy Victorian-style 3 bedroom cottage. Located in the "Sun Belt," between Lake El Estero & the Naval Postgraduate School. On an oversize lot with room for addition. $207,500.

CARMEL REALTY COMPANY

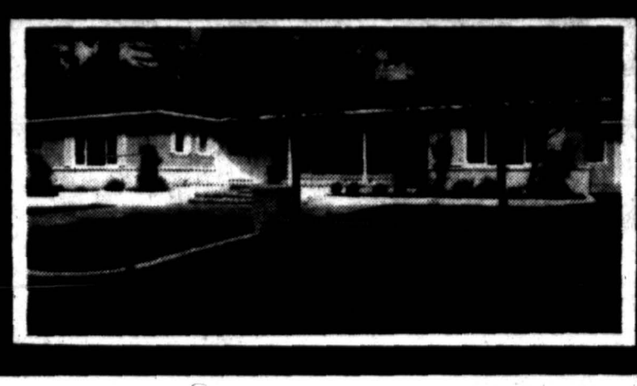
Sales, Rentals, Property Management
Dolores, South of Seventh
P.O. Drawer C., Carmel 93921
PHONE 624-6482 ANYTIME

BEYOND DREAMS — PEBBLE BEACH

FINE PROPERTIES

NEW PEBBLE BEACH ESTATE

Brimming with charm & romance, this new & retrofit estate combines distinctive elegance with contemporary comforts and styling. Rich details include arched doorways, hardwood floors, verdigris marble counters, crown moldings and skylights. French doors open onto patios & gardens from the master suite & 3 guest bedrooms. $1,495,000



Call
Earl Y. Meyers II
Coldwell Banker
Real Estate
(408) 624-3773

COLDWELL BANKER

On the sunbelt above the Lodge, this new home of approximately 5,400 square feet sits on a private tree-filled acre with forest and ocean views. Environmental architecture brings the out-of-doors in. Walls of glass, soaring ceilings and the finest organic materials such as granite, marble, hardwoods and stone are used generously. An exquisite showplace with a timeless essence. $2,795,000

CARMEL — Quiet Seclusion

Lovely wooded lot. 2 blocks to Post Office and 4 blocks to Beach. Approach this TREE HOUSE through large private entry Court Yard. 3 bedrooms, 2 baths, 1 car garage. (Ocean Ave. to Monte Verde, North to 4th, East on 4th) . $399,500

CARMEL ASSOCIATES

P.O. Box 3262
Carmel 93921

San Carlos
Between 7th & 8th

(408)624-5373

QUAIL LODGE

New Custom 3,000+ sq. ft. home ready to occupy. Features two master bedroom suites and third bedroom or den plus half bath. Three fireplaces, extensive use of hardwood, tile and top of the line appliances. Owner/Developer 625-6515 or 484-2835. $895,000.

MORSE & ASSOCIATES, INC.

Gulf war prompts pet foster care

The SPCA of Monterey County, a Humane Society, has created an "animal foster care" list in case there should be a major troop call-up of military personnel at Fort Ord during the current Middle East crisis.

Local residents who are able to care for animals of military personnel who are called up are urged to contact the SPCA's Community Outreach Services Department, 373-2631, or 422-4721, ext. 221.

Information will be maintained by the SPCA for those military personnel needing assistance.

The SPCA will incur no liability in matching the foster home with the military personnel nor can the SPCA determine the length of stay for the animal.

CALL COLDWELL BANKER

CARMEL

JACKS PEAK—VIEWS! $1,350,000
Top of the world! Solitude, majestic views, sunshine. Uncomparable 5 acre estate site with existing home. No bldg. moratorium on this property. Plans for new home included. 625-3300.

CARMEL BUY!! $339,000
6 yr. old 3 bedroom, 2 bath home with airy, open floor plan. Private lot & 2-car garage for just $339,000! 625-3300.

RIVERWOOD $290,000
Immaculate condo is a one-owner 3 bdr., 2.5 bath charmer! Walk to shopping, restaurants, P.O. Mountain view, pool, tennis, 625-3300.

A PIECE OF CARMEL $1,500,000
Well-located corner lot approx. 8000 sq. ft. south of Ocean Ave. The existing mix of commercial & residential units will help carry you thru development. Why not use 1 of the apt. for your Carmel weekender?? 625-3300.

LOT CLOSE TO TOWN $300,000
Three blocks to Post Office, 6 short blocks to beach up side of street, quiet area. 372-4500.

NEW IN CARMEL VIEWS $645,000
Just listed, 3 BDR, 2.5 BTH. Point Lobos views, gourmet kitchen, designer perfect. 372-4500.

LOCATION, VIEWS & MORE $475,000
Large 3 BDR, 3 BTH in great condition. Close to shopping and schools. 372-4500.

CARMEL SO. COAST

OCEANFRONT ACRE $1,995,000
Pack your things and move to paradise! This spectacular piece of property includes a custom-built 2 bdr. home with guest quarters and natural beauty as far as the eye can see. 625-3300.

CARMEL VALLEY

ARTIST HAVEN $425,000
4 in 1! Cottage, studio, blacksmith shop & comfortable home. All on 1.5 acres in desirable La Rancheria. 625-3300.

ELEGANT TUDOR $950,000
Palatial 5 BDR, 3.5 BTHS on gated 1½ acres and numerous special appointments. 372-4500.

NEW SUBDIVISION $325,000
Enjoy privacy, serenity and pastoral views, 15 min. from Monterey or Salinas. Exceptional lots atop Laureles Grade. 372-4500.

PEBBLE BEACH

PRIME LOCATION $597,500
Newly remodeled 3 bdr., 2 bath quality home on large private lot with bright & open floor plan. Near MPCC Dunes course. 625-3300.

UNOBSTRUCTED VIEWS $2,495,000
Panoramic white water ocean views overlooking the 18th green at the links of Spanish Bay. This contemporary sophisticated 3 bdr., 3.5 bath townhome is a gracious blending of american & continental style. 625-3300.

OCEAN & FOREST VIEWS $3,000,000
In the sunbelt above the lodge on a private tree filled acre lot with forest & ocean views. Brand new estate of 5400 sq. ft. that brings the out of doors in! Soaring ceilings, walls of glass, spaciousness & rich amenities. 625-3300.

CASA GRANDE $2,500,000
One of the most betwitching, romantic & elegant spanish homes in Pebble Beach. This lovely mediterranean was built in 1929 & sits on 2 lots on the 3rd fairway of the dunes course. Formal dining room, 6 bdrs., 5 baths & library. 625-3300.

PACIFIC GROVE

NEW LISTING! $195,000
Least expensive 2 bdr. + home in P.G.! Great potential corner lot. Owner purchased new home & needs quick sale! 625-3300.

ARE YOU FUSSY? $319,500
Washington Park home has spacious open floor plan, updated skylit kitchen, 1500+ sq. ft. 372-4500.

SMALL CHARMER $215,000
Great weekender or starter, 2 BDR, 1 BTH, hardwood floors, brick fireplace, 60x60 lot. 372-4500.

CONTRACTORS DREAM $225,000
2 BDR, 1 BTH on 60x75 lot. Just waiting for remodel or expansion. Call now. 372-4500.

LOCATION & POTENTIAL $395,000
2 story 3 BDR, 2 BTH, ocean views, best area of Pacific Grove. Loaded with character. 372-4500.

TASTEFULLY REMODELED $284,000
2 BDR, 2 full bath near schools, bus and shops on corner lot. 372-4500.

MONTEREY

APPROVED 4-PLEX LOT $189,000
Approved plans and water meters for a 4-unit apartment complex. One of the last buildable lots not affected by moratorium. 372-4500.

THE FOREST $435,000
Spacious 3 BDR, 3 BTH home in Skyline Forest. Two fireplaces, very nice condition. 372-4500.

VERY LIVABLE $265,000
Good 3 BDR, 2 BTH home. Nice floorplan. Good area, convenient location/walk to town. 372-4500.

ELEGANT NEW HOME $424,000
3 BDR, 3 BTH home, 2 fireplaces, spa, vaulted ceilings, bay windows. A must see. 372-4500.

BRAND NEW HOME $289,500
Great floor design. 3 BDR, 2.5 BTH, living & dining room with fireplace. Approximately 2000 sq. ft. 372-4500.

TERRIFIC VIEWS $649,000
Mountain, ray and city light views from this custom 4 BDR, 4.5 BTH home. Features galore. 372-4500.

MARINA

CAESARS PALACE $195,000
Just listed! Custom built by Shuler. 4 bdr., family room, 2 baths, formal dining, solar heat for hot water, 1966 sq. ft. 625-3300.

CARMEL • 625-3300
100 Clock Tower, Ste. 100, Carmel
At Carmel Rancho Blvd. (Near Crossroads)
FAX: 625-9682

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Where Munras, Abrego & El Dorado Sts. meet
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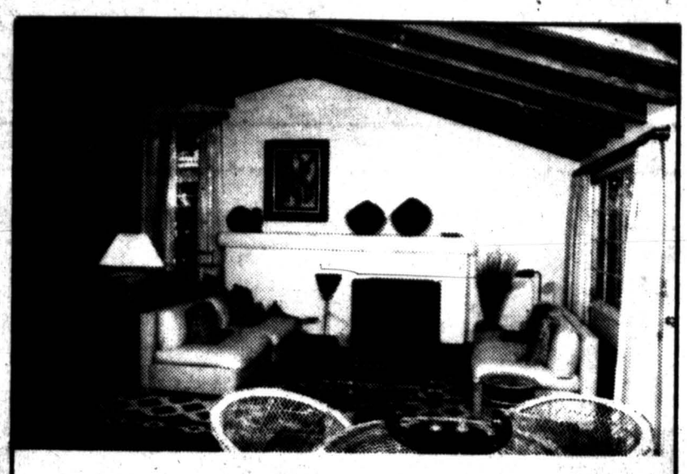
CARMEL



NEW ON THE MARKET!

Stunningly remodeled, this open & inviting, 3 bedroom, 2 bath home is reminiscent of Old Santa Fe. It features natural-wood ceilings, brass track lighting, French doors leading to patios, built-in bookshelves & cozy benches, white plaster walls with soft rounded corners & natural oak floors. Guest house has own entry & deck area. On large lot in walk-to-town area. Plus decking & hot tub. $629,000.

CLOSE TO TOWN!

Captivating cottage with outstanding features. These include redwood exterior, brick fireplace with stone hearth and new heatilator, and generous use of wood-sliding windows. Freshly painted & newly insulated. Two bedrooms, one bath. Garage, tool $295,000.

ADORABLE COTTAGE!

This 3-bedroom, 2-bath dream home is one of the best buys in Carmel! The property sits back from the street & is nestled in the pines giving it a feeling of privacy & seclusion. Charming-paned windows, bay windows with window seats, open beamed ceilings, private brick patio, spacious kitchen with Dutch door, eating nook, & a fireplace in the living room are but a few of the many amenities! $465,000.

"THE TREE HOUSE"

On an oversized lot on a quiet Carmel cul-de-sac, 4 blocks to town & 5 to the beach, is this sunny 3 bedroom, 2 bath jewel enhanced by a floor-to-ceiling brick fireplace in the cathedral beamed-ceiling living room. Boxwood hedges & graceful oaks border the walkways & private patios. Carefully maintained home recently painted inside & out with 3-year-old roof. $530,000.

SOUTH OF OCEAN AVENUE!

An immaculate 2 bedroom, 2 bath Carmel home. Only 8-year-old, it offers lovely ocean views, a delightful garden deck, fireplace, garage & security system. In great location within easy walking distance to the ocean & town. $649,000.

JUST LISTED!

"What Cheer," an exquisite English cottage nestled among oaks & brick walkways in a prime walk-to-sea area. Carefully-designed floor plan is light & bright and offers flooring & handsome leaded-lite windows. $949,000.

OLDE WORLD CHARM!

In prestigious south-of-Ocean Avenue, Hatton fields area of Carmel, a warm & luxurious home featuring 4 bedrooms, 4 baths, formal dining room & gourmet kitchen opening to cozy family room. Separate 590 sq. ft. guest house with great room, fireplace & bedroom is truly unique & desirable. Carmel's finest — at a new price! $1,195,000.

PACIFIC GROVE

GREAT PRICE!

Freshly landscaped, darling 2 bedroom home in ideal location just a short stroll to the ocean or town. Light & airy, in top condition throughout, features include beautiful oak floors in the living room, an oversized kitchen with new tile counters an enclosed sun porch off the kitchen & new copper plumbing throughout. $198,500.

OCEAN VIEWS!

See for yourself! Surf, sand & pines — combine with a beautifully-designed & crafted home of cedar & glass; 3500 sq. ft. of living space on exquisite 1/2-acre site with native landscaping. Tucked away behind an electronic security gate a short stroll to the beach, a best ocean view value! $1,100,000.

CARMEL HIGHLANDS

THREE LEGAL PARCELS!

Being offers as one building site. In Carmel Highlands, a quiet, serene 2.6 acre site overlooking Wildcat Creek with possible ocean view. Under Cal-Am Water District. Application for private well has been submitted to the County. Excellent opportunity! $299,000.

OCEAN VIEWS!

Commanding panoramic sea views, a masterfully designed & newly constructed 3 bedroom, 3 bath home. "Dream kitchen," crown moldings, Jacuzzi bath tubs, ceramic tiles & wallpapers, a cozy den/library, brick fireplace, formal dining & sea-view master suite. Near access to beach. Owner will trade for small Carmel or Pebble Beach home plus dollars. Reduced to $849,000.

SEA-VIEW MEDITERRANEAN!

Charming & authentic home, built in the 1920s, with lovely views of Wildcat Cove! Beautifully remodeled yet offering old-world ambiance & quality, this 4 bedroom, 3½ bath "one-of-a-kind" residence offers it all! Elegant living room, formal dining, gourmet, tile kitchen & baths & hardwood floors. Courtyard, brick walkways, hedges, grapestake fences & stucco walls. $1,350,000.

BIG SUR

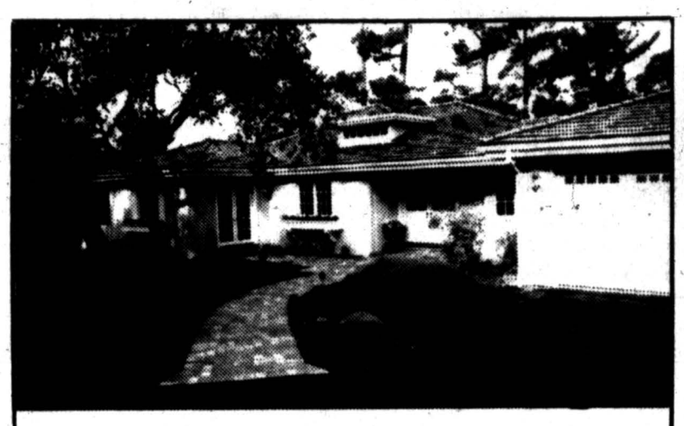
COASTLINE HOME!

Capturing unparalleled, forever coastline & sea views, a magnificent contemporary on 3 acres on Partingroom Point, 5+ miles south of Nepenthe in Big Sur. Built by owner, there are oversized rooms including two-story-high, living room with massive stone fireplace, dining room-kitchen combo ideal for entertaining & master suite with fireplace. $2,400,000.

PEBBLE BEACH

NEW ON THE MARKET!

Located in the heart of the Country Club is this multi-level home with spacious rooms & soaring ceilings. In immaculate condition, it features a large formal living room with fireplace, fabulous kitchen/combo with fireplace, 3 bedrooms & 2½ baths with marvelous master suite with fireplace & separate sitting room area. In walk-to sea location. $565,000.



NEAR MPCC FAIRWAYS!

Stroll to the MPCC Clubhouse for lunch, or chip shot to driving range from this richly-appointed remodeled 3 bedroom, 2¼ bath home nestled on a quiet street. Quality & character from within with hardwood floors, designer tile, custom-brass hardware, formal dining, bay window & French doors. Plus copper plumbing & heavy shake roof. $625,000.

WALK TO SEA!

In a prime Country Club location, just a short walk to the ocean, a 3 bedroom, 2 bath older home perfect for remodeling! Features include high ceilings in the living room & dining area, and a wonderful single-story floor plan. Sun deck. $419,000.

MEDITERRANEAN ESTATE!

A wonderful, remodeled Pebble Beach estate in walk-to-ocean area. Blend of old-world charm plus remodeled kitchen, baths, master bedroom suite and family room make this a one-of-a-kind property. Beautiful yard is surrounded by high stucco wall-deck; hot tub access is off the family room. French doors open to decks & gardens. $995,000.

ENGLISH COUNTRY STYLE!

Fabulous home set on manicured grounds off the 16th fairway of Spyglass Hill Golf Course. Beginning with its two-story entry, this home combines drama, elegance & charm. The "tower" houses the den & upstairs bedroom. Large kitchen-family room combination, hardwood, tile & lush carpeting, formal dining, 3 fireplaces, 4 bedrooms & 3 baths plus separate 800 sq. ft. guest quarters. $1,695,000.

WALK TO THE LODGE!

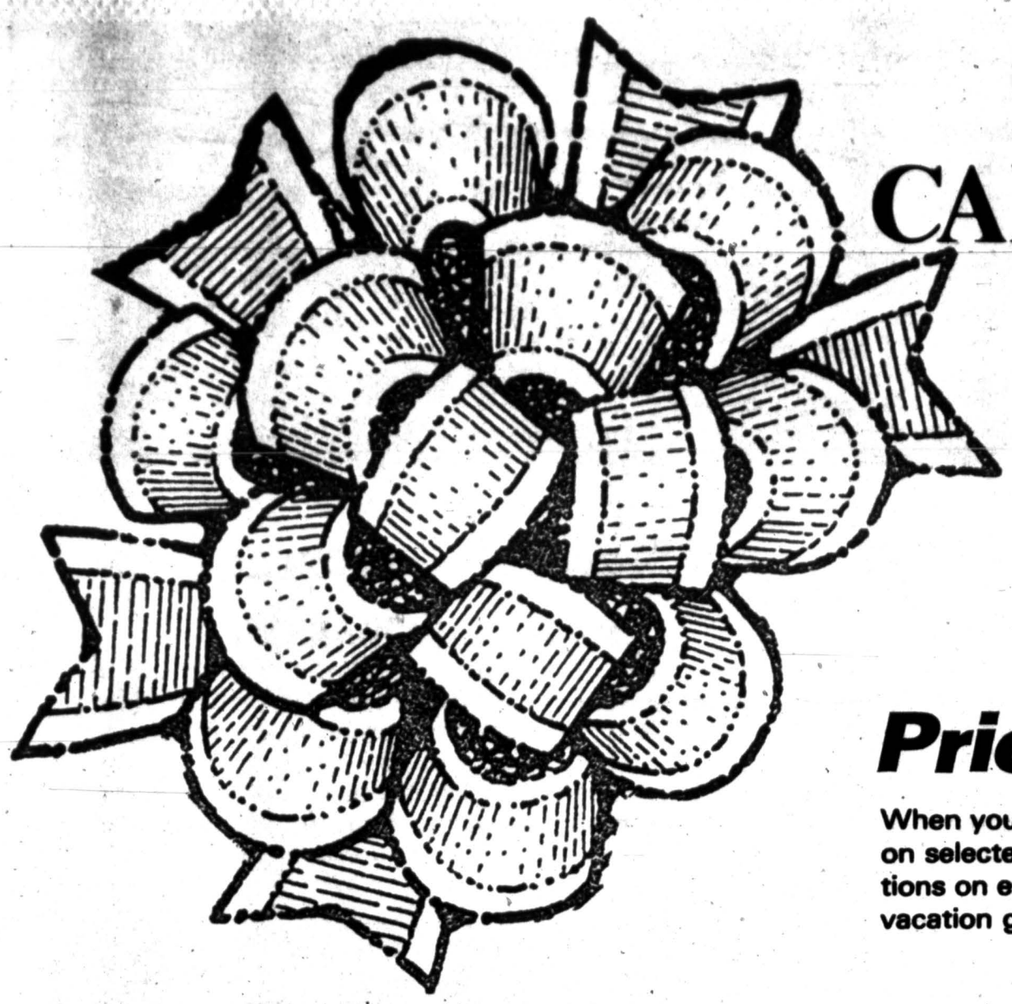
"Style" best describes this spectacular home on prime, gated 1.5 acres steps to The Lodge & Beach Club. Bordered by a natural arroyo & shaded by mature oaks is this remodeled 3 bedroom, 3 bath contemporary home. Beautifully designed & decorated, there are stunning living & dining rooms & an all-new designer kitchen & breakfast room. Marble entry, 2 fireplaces & lush carpeting. $2,450,000.

SEA & FAIRWAY VIEWS!

On a prime acre+ joining the 14th fairway of Pebble Beach Golf Links with views of the 6th & 8th holes, Pescadero Point, Arrowhead Point & Point Lobos — what more can you ask? This charming home offers 4 bedrooms, 6 baths, a large trophy room & indoor swimming pool & spacious guest house with sitting room & 3 bedrooms. The garden are magnificent. $7,500,000.

EXCLUSIVE MONTEREY PENINSULA AFFILIATE — *ESTATES CLUB INTERNATIONALE*

CARMEL	CARMEL	MONTEREY	PEBBLE BEACH	PEBBLE BEACH
(408) 625-0300	(408) 624-0300	(408) 655-0300	(408) 625-4111	(408) 647-7494
Junipero near Fifth	Ocean near Lincoln	666 Camino Aguajito	The Lodge at Pebble Beach	The Inn at Spanish Bay



FOX & CARSKADON

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Red Bow Sale

Prices slashed Up To $150,000

When you see our signs, look for the RED BOW! From now until February 24, we are having a sale on selected listings with reductions up to $150,000! From the coast to the valley, you'll find reductions on estates, lots, townhomes, duplexes, and free standing residences! Find your dream estate, vacation getaway or retirement home! Now is definitely the time to buy!

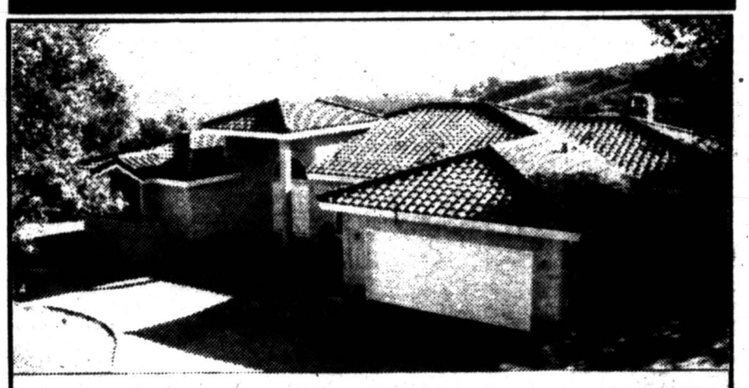
CARMEL HIGHLANDS

REDUCED TO.....$1,200,000
OCEAN VIEWS! An immaculate 12-year-old traditional home with 3 bedrooms, 3 baths, living room with fireplace and ocean view and much more! Access to private beach.

PEBBLE BEACH

REDUCED TO.....$1,885,000
PEACEFUL OCEAN AND FOREST VIEWS!! Total elegance in 6000 sq. ft. of 4 bedrooms, 6 baths, 2 family rooms, game room, 4 fireplaces and much more.

CARMEL VALLEY



REDUCED TO.....$755,000
FRENCH MEDITERRANEAN showplace with fabulous open floor plan for casual living and elegant entertaining. Large terrace, breathtaking views, 2-story atrium, high ceilings, spacious rooms and much more!

CARMEL

REDUCED TO.....$575,000
"LAPINS ET FLEURS"! Every room is an invitation in this 3 bedroom, 2 bath split-level home.

REDUCED TO.....$584,000
OPEN AND BRIGHT COTTAGE with 2 bedrooms and baths, 2 fireplaces, many skylights and more!

REDUCED TO.....$725,000
ELEGANCE AT ITS BEST in this 3 bedroom, 2 bath home with Old World Charm!

REDUCED TO.....$598,500
BEAUTIFUL NEW CUSTOM HOME with 3 bedrooms, 2 baths, 2 fireplaces, step-down living room and on!

REDUCED TO.....$530,000
BAY-WINDOWED COTTAGE only 2 blocks from Carmel's nicest shops and galleries. Beautifully remodeled home with 3 bedrooms, 3 baths, fenced yard, brick patio and 1-car garage.

REDUCED TO.....$684,000
PANORAMIC VIEW of ocean and Point Lobos from this unique 3 bedroom, 4 bath home. Two-level floor plan.

REDUCED TO.....$438,000
CARMEL CHARM IN A BRAND NEW PACKAGE. Ground-up remodel. Three bedrooms, 2 decks and storage.

REDUCED TO.....$775,000
CARMEL ENCHANTMENT! An exquisite 2100 sq. ft. cottage with 2 separate bedroom suites, 2 stone fireplaces and more.

REDUCED TO.....$459,000
YOUR SEARCH IS OVER! Sunny, spacious 2 bedrooms, 2 baths, family room, private garden and patio.

REDUCED TO.....$325,000
CARMEL WEEKENDER WITH DEVELOPMENT POTENTIAL! Priced close to lot value, petite private cottage possesses "one of everything."

REDUCED TO.....$639,000
A SHORT STROLL TO BEACH! Two-bedroom, 2-bath home on a beautifully landscaped lot.

REDUCED TO.....$275,000
MORE THAN JUST A LOT! Point Lobos and oceanviews from lot level. Existing bungalow, priced at lot value.

REDUCED TO.....$525,000
NOW $100,000 UNDER APPRAISED VALUE! Three-bedroom, 2-bath home with office and 3-car garage.

MTRY/SALINAS HWY.

REDUCED TO.....$424,500
SURPRISE PACKAGE HOME! Custom-built, two-story home with 4 bedrooms, 3.5 baths with many amenities.

SEASIDE

REDUCED TO.....$169,000
NO MONEY DOWN DUPLEX! VA okay. Live in home and get income from studio. Two bedrooms, 1 bath.

BAY RIDGE

REDUCED FROM $950,000 TO.....$800,000
SPECTACULAR BAY AND PENINSULA VIEWS! New custom home with 4 bedrooms, 4.5 baths and the finest of everything.

REDUCED TO.....$285,000
FABULOUS BAY RIDGE LOT! On a private cul-de-sac, 2.44 acre lot includes plans for a 4 bedroom, 3 bath home.

REDUCED TO.....$415,000
OVERLOOKING THE LAKE AND THE 18TH FAIRWAY! Beautiful Cedar-Shake home within the Carmel Valley Ranch. Two bedrooms, 2 baths, high ceilings, fireplace and much more.

REDUCED TO.....$479,500
WONDERFUL FAMILY HOME with incredible views! Three bedrooms, 2 baths, guest room with private bath, many windows and custom features.

REDUCED TO.....$335,000
BRIGHT AND AIRY! Three-bedroom, 2-bath home on flat 1/2 acre with mountain views. Attached garage, hardwood floors, fireplace and storage house. Walk to schools and shopping.

REDUCED TO.....$489,000
GREAT FAMILY HOME IN A GREAT NEIGHBORHOOD! Four-bedrooms, 3-bath home with pool, complete set-up for horses, gas firepit and play yard.

REDUCED TO.....$475,000
LOCATION! QUAIL LODGE HOME just minutes from golf, tennis and swimming, has 2 bedrooms, formal dining, informal patio barbeque, paneled office and intimate family study.

REDUCED TO.....$729,000
NEWLY COMPLETED CONTEMPORARY home in the heart of the Carmel Valley Ranch. Four bedrooms, 3.5 baths. Fantastic bird's eye views.

REDUCED TO.....$625,000
SPACIOUSLY ELEGANT! Single-family at Carmel Valley Ranch with 3 bedrooms, 3.5 baths. Furnished with quality pieces and rich amenities.

REDUCED TO.....$729,000
PANORAMIC VIEWS at Carmel Valley Ranch. Three private bedroom and bath suites and gorgeous accents!

PACIFIC GROVE

REDUCED TO.....$439,000
UNIQUE INVESTMENT! Charming 2 bedroom home with separate rental units. Sunroom, fireplace and patio.

REDUCED TO.....$525,000
BEAUTIFUL OCEAN VIEWS! Three bedrooms, 2 baths in a home with fireplace and sunroom. Ideal location!

EXCLUSIVE AFFILIATE OF SOTHEBY'S INTERNATIONAL REALTY

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(408) 625-9300
126 Clock Tower Place
Suite 100
Carmel, California 93933

(408) 624-1200
Ocean Avenue
(between Dolores [Lincoln)
Carmel, California 93921

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A FINANCIAL GUIDE 1991

Obtain low-interest loans at Fremont Bank Mortgage

NOW IS the time to transform your adjustable home loan into a low-interest fixed loan at Fremont Bank Mortgage.

SANDY HARPER
Manager,
Fremont Bank Mortgage

Indeed, with the lowering of the prime rate, 30-year fixed loans have fallen a full percentage point below market-rate adjustable packages.

"This is a window of opportunity for people to re-finance their homes," says Sandy Harper, bank manager, adding that fixed rates are at their lowest point in four years.

Harper adds that Fremont Mortgage Bank offers hundreds of attractive loan packages, such as the "Two-Step."

In the "Two-Step" program, the bank will loan a sum at 8.25 percent for the first five years. After that time, the borrower has an option to renew the loan at the rates offered at that time for the remaining 25 years on the contract.

"I have a huge range of loans that I can do," says Harper, who took over management of the bank earlier this year.

The bank offers a wide spectrum of loans including commercial, multi-residential, construction (up to $3 million) and single-family.

Harper cautions those who are trying to beat the system by waiting until interest rates "bottom out."

"Don't wait," she says. "You must already have your loan approved when it (rates) get to the bottom. The time to apply for a re-finance is now in order to beat the bottom."

Harper says Fremont Mortgage Bank attempts to make the often-complicated task of re-financing as painless as possible.

"It's never easy, but its' worth doing now," she says.

Stop into Fremont Bank Mortgage's new location at 2150 Garden Road in Monterey, or call 372-2600.

BRETT GARIBALDI knows his business machines, whether you are in need of word processors, calculators, copiers, fax machines, or just some time cards. He is a sales representative at Pacific Office Products, 459 & 475 Alvarado St., downtown Monterey. (Wei Chang photo).

Extensive inventory offered by Pacific Office Products

PENINSULA-BRED Brett Garibaldi says he takes pride in being able to offer such an extensive inventory of business supplies as at Pacific Office Products.

"I sell everything you see on the floor," says sales representative Garibaldi, who began with the company almost two years ago.

Just look around.

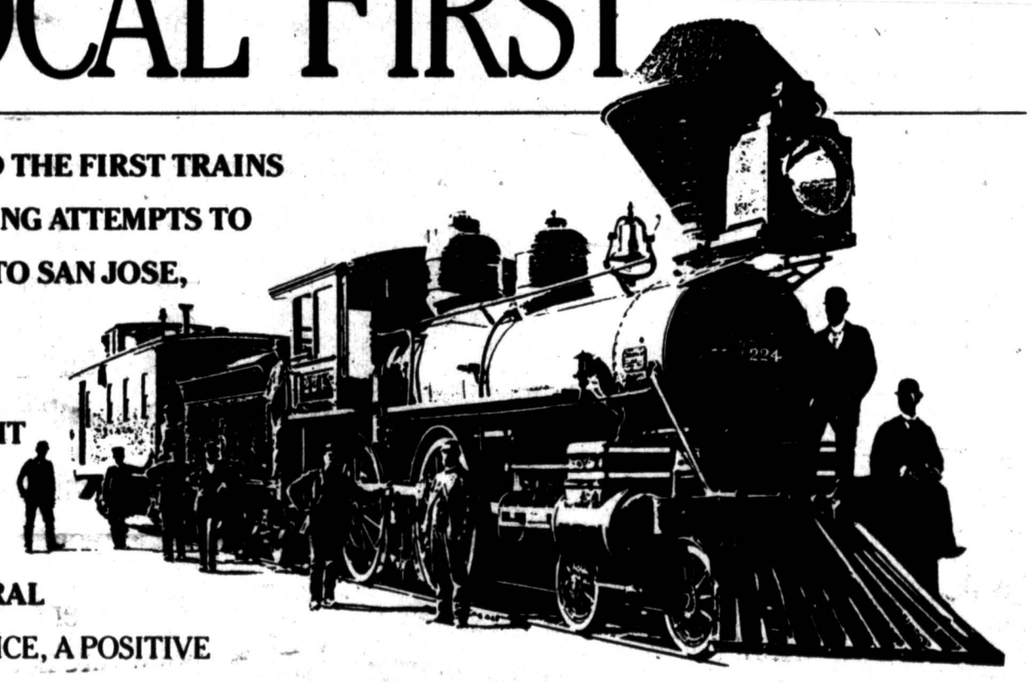
Copiers, fax machines, word processors, typewriters, office furniture, calculators, time cards and miscellaneous supplies dot the shelves.

"We sell everything, except computers, that you would need in an office," says Garibaldi, who also serves as an emergency medical technician and firefighter with the county fire department.

The 22-year-old business and its 35 employees enjoy serving clients who are looking for a personal touch, rather than the warehouse-style shopping that is so prevelant today, says Giribaldi.

For more information call Pacific Office Products at 373-2642, located at 459 & 475 Alvarado St. in Monterey.

A LOCAL FIRST



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San Jose Area: **244-6016** • Santa Cruz Area: **438-1505** • Watsonville Area: **688-8937** • Monterey Area: **899-7886** • Salinas Area: **424-3231**

2 When EZ Pay answers and asks for your account number, press 1-2-3-4 and # (pound) sign key.

3 Now enter this sample personal security code: 5-6-7-8, and # (pound) sign key.

4 EZ Pay will ask for a two-digit vendor code, enter any two numbers and the # (pound) sign key.

5 Now, enter the amount you want to pay on this sample bill. No decimal points are needed. Simply press numbers in order. For example: $29.95 would be pressed as 2995 followed by the # (pound) sign key.

To finish the sample call, just follow EZ Pay's instructions.

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PENINSULA LASER Print owners Nancy and Vic Critchlow credit much of their company's success to the work of copy center supervisor Donna Murphy (left) and computer center supervisor Jim Poore. "We have grown 30 percent during the past year," Nancy Critchlow says. (Wei Chang photo).

Peninsula Laser Print: its reputation grew quickly

IN LESS THAN five years, Peninsula Laser Print has established itself as one of the leading copy and computer centers on the Monterey Peninsula.

The full-service operation specializes in large printing jobs, binding services, design layout and consultation, typesetting, graphic design and computer consulting and sales.

Owners Nancy and Vic Critchlow credit much of Peninsula Laser Print's success to computer center supervisor Jim Poore, and copy center supervisor Donna Murphy.

"They're why we are as successful as we are," says Nancy. "We have grown 30 percent during the past year."

Both Poore and Murphy say they enjoy working at Peninsula Laser Print.

"It's a fun place to work," says Murphy, who has held her position for four years. "It's always a good feeling when people love their finished product."

For Poore, who has worked at Peninsula Laser Print for two and one-half years, running the computer center keeps him on his toes.

"It's a challenge," he says, "with computers there is always something new coming out."

Poore adds that Peninsula Laser Print has available both Apple and IBM computers, with most of the common applications for word processing and design available.

For more information call 625-2004. Peninsula Laser Print is located at 3785 Via Nona Marie, Suite 107, in Carmel.

It's back to basics when formulating tax strategies

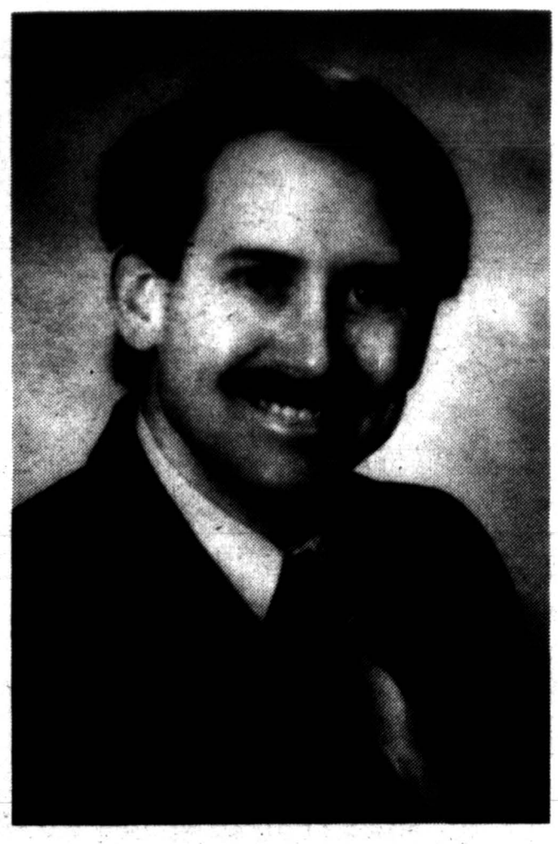
By CLARK L. SAVAGE, C.P.A.
Apger, Paik & Jennings

AS A TAX professional, I'm often asked what strategies remain for tax planning. Prior to the Tax Reform Act of 1986, there were true gimmicks in the tax law that allowed taxpayers to create "tax shelters" from poorly designed limited partnership investments. Today's tax planning is back to basics, tax saving "deals" should also be good business deals.

For the small business taxpayer, several areas of tax planning currently make good economic sense. One of the first decisions that should be made for a small business is what type of business structure should be used, that is, should it be a corporation, a partnership, a proprietorship, or a special type of corporation called an S-Corporation? This decision is usually based on the type of industry the taxpayer is in, the risk of legal liability, and the need to accommodate special accounting methods and fiscal year ends.

Another major consideration for the business owner is whether or not to set up a qualified retirement plan. The contribution of company profits to a qualified retirement plan will provide a tax deduction to the business, and provide retirement benefits to the business owner and valued employees. There are many types of qualified plans and selecting the right plan is vital to minimizing the cost of maintaining the plan. Some types of plans are very expensive to set up and maintain while others are cost-free. It really depends on the desires and needs of the business owner.

For individual taxpayers and business owners, the best advice available is to seek tax planning help before year-end or before

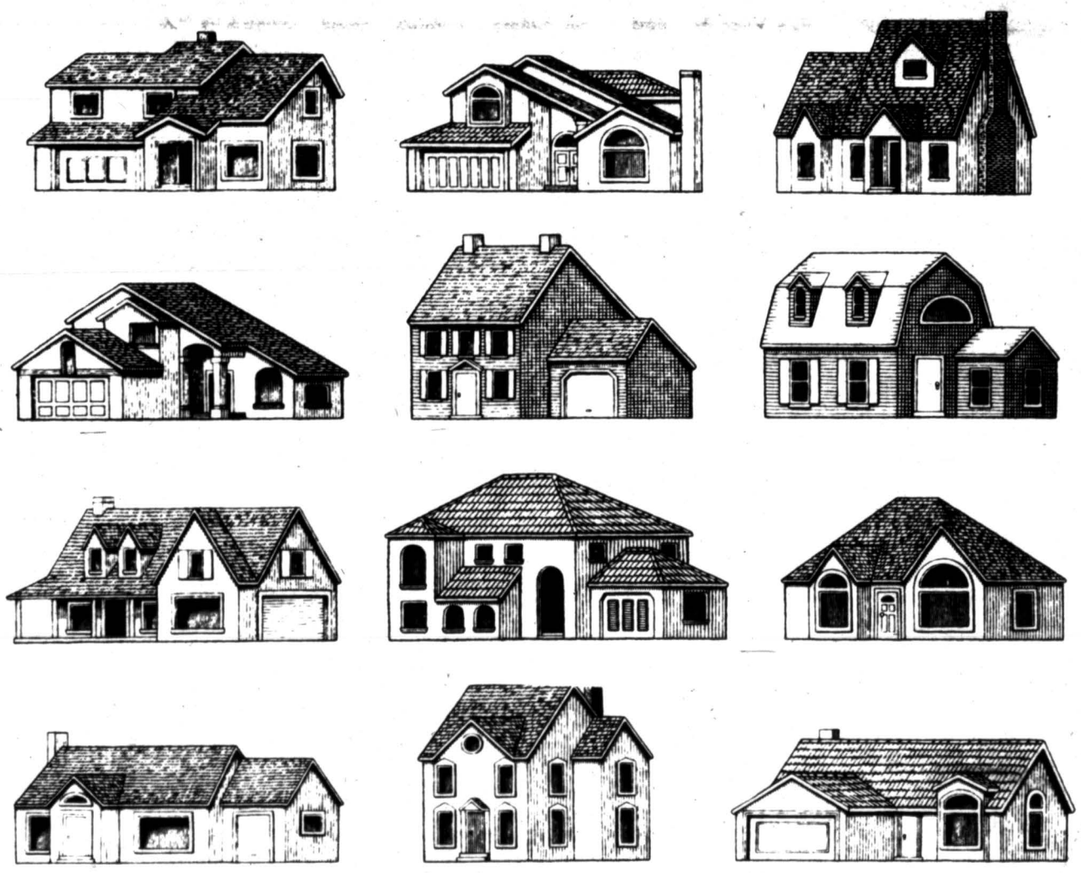


CLARK L. SAVAGE

a major taxable transaction is completed. It is quite common for taxpayers to consummate a major transaction that affects their tax position and not discuss this with anyone qualified to advise on tax matters until their return is being prepared.

Tax brackets are deceptive.

Taxpayers today face the challenge of the most complicated tax laws in United States history. The law is constantly being changed to reflect lobbying by special interest groups and an attempt by Congress to feed a hungry deficit. It is probably impossible for a taxpayer to keep up with all of the changes. The bottom line is to seek expert advice for all of your tax needs.



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JAN SANTACROCE (left) is a broker/sales manager and Sherri Lee Grassi is owner of Hampton Court Properties, located at Seventh and San Carlos in Carmel-by-the-Sea. For information, call 624-6886.

Hampton Court Properties advises: now is time to buy

WHILE TODAY'S real estate market surely does not rival the bullish conditions that prevailed two years ago, Hampton Court Properties believes that now is the ideal time to buy.

"It's so nice to be in the right place at the right time," says Hampton Court Properties owner Sherri Lee Grassi. "I hope I can help people get into properties while the good times last."

Grassi said local lenders are offering the lowest mortgage rates in more than 11 years, with many homeowners carrying back financing to entice buyers.

Such creative financing at low rates makes purchasing both a primary residence or vacation home just plain good sense.

Hampton Court Properties prides itself in offering competence and professionalism – allow Grassi or broker/sales manager Jan Santacroe to give you the ultimate in real estate service.

For more information call 624-6886. Hampton Court Properties is located at Seventh and San Carlos in downtown Carmel.

Attorney Stephen Luce: experienced estate planner

THERE'S REALLY no reason to procrastinate on your probate and estate planning – not when you consider it as a labor of love.

"It's something that everyone needs to do," says Carmel attorney Stephen Luce, who has 23 years of experience in the art of estate and probate planning. "It's your opportunity to take the initiative in determining who your heirs are going to be."

Luce takes a pragmatic approach to a subject that many people tend to shy away from.

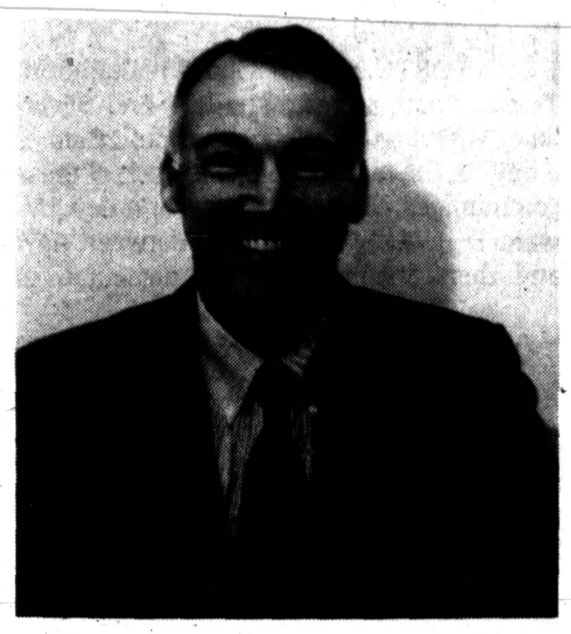
"Estate and probate planning are for the living," he says. "It's a fallacy to think that all you are talking about is death."

To be sure, estate and probate planning determine a person's heirs. But, if done correctly, the process also enables those heirs to reduce estate taxes and avoid the costly time-consuming experience of probate court.

Another often-overlooked benefit of estate and probate planning concerns making arrangements to ward off potential problems in decision-making in case you are incapacitated.

Having practiced estate and probate planning in both large, cosmopolitan areas as well as small towns, Luce is able to appreciate a variety of concerns.

"I've seen people in most circumstances," he says.



STEPHEN LUCE

For more information on estate and probate planning, contact Stephen Luce at 625-9995 at 3785 Via Nona Marie at the mouth of the valley.

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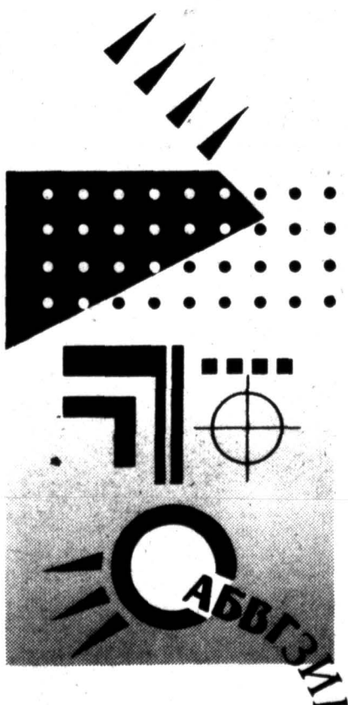

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Edward D. Jones & Co. offers opportunities

IS OPPORTUNITY knocking? In Carrolton, Texas; South Kingstown, R.I. and Silverdale, Washington, it knocks about 20 times a day. In the months to come, each of these communities will be the home of a new Edward D. Jones & Co. office. Between now and then, the investment representatives

LARRY DAVIS is investment representative for the Monterey office of Edward D. Jones & Co. Call 626-8455.

who'll open those offices will cover a lot of ground.

Opening an Edward D. Jones & Co. office means more than renting space and hanging a sign. It represents a long-term commitment to providing high quality investments that meet your individual financial objectives.

We believe the best way to provide the level of service individual investors deserve is by getting to know them, and the best way to do that is face-to-face.

Investment decisions are some of the most important any of us make. No one should be expected to rely on strangers for help in making them. At Edward D. Jones & Co., we treat our customers the way we would like to be treated. We don't expect any investor to come to our door until we've been to his.

The arrival of a Jones Investment Representative in a new community is not marked by an office grand opening. We prefer "opening ceremonies" that take place on the doorsteps of our neighbors' homes and businesses. When it comes to introductions, we'll take quality over quantity every time.

If investors are surprised by their first meeting with a "door-to-door stockbroker," they're even more surprised to meet one who doesn't try to sell anything.

Edward D. Jones Investment Representatives can offer you a wide variety of conservative investments, but not during your first meeting – not until they have visited with you and introduced our firm's investment philosophy. And certainly not until they understand your current financial needs and your long-term investment objectives.

Do you need extra income to meet monthly expenses? Have you established a college savings plan for your children or grandchildren? When do you plan to retire? Will your savings plan give you financial independence when you do?

Your Investment Representative should know the answers as well as you do. If not, maybe you should start asking some questions.

At Edward D. Jones & Co., our training program is second to none in the industry. It begins the day an Investment Representative is hired and continues throughout his or her entire career.

In addition, state-of-the-art satellite technology links every office to our headquarters in St. Louis and to the floor of the New York Stock Exchange. Our resources are constantly updated and expanded to ensure that our Investment Representatives have access to the most current information for their customers.

But simply knowing investments is not enough. We want to know our customers. We believe that's what sets Edward D. Jones & Co. apart. Any stockbroker can offer you good investments. Only an Investment Representative who knows you can offer you the right ones.

Edward D. Jones & Co. has more than 1,600 Investment Representatives in 45 states. To those who have welcomed our approach (and our Investment Representatives), we are grateful. To those we haven't met, remember, you never know when opportunity may knock.

For more information, contact Larry Davis, Edward D. Jones & Co. Investment Representative, P.O. Box 9128, Monterey, CA 93942, or call 626-8455.

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THE MADDEN Co. has provided the area with copiers and supplies since 1959. The staff includes, from left, Chris Chonacki, Rich Dametrial, Ron Jeter, Bob Causey, Diane Arman, George Bourget, Gary Gereau and Lisa Williams. For details, call 373-1539. (Wei Chang photo).

Let Madden Co. steer you clear of 'paper pirates'

IT'S TIME for some good news and bad news.

On the positive side, many merchants are learning to beware of "paper pirates," who offer "special" prices for copy supplies.

"We want businesses to really be aware of this type of scam," says Diane Arman, manager of Madden Co. in Monterey, which has been serving the area with copiers and supplies since 1959.

"Paper pirates" attempt to high-pressure businesses into believing that they are offering incredible deals on supplies.

Quite the opposite generally turns out to be true: merchants often pay up to 10 times as much for supplies as they would by using a legitimate vendor.

Madden Co.'s lease program now offers a method to bypass any chance of being taken in by these slick operators.

The lease-to-buy option can run from one year to 60 months, and provides clients with a copy machine, maintenance and supplies.

The second option is called the cost-per-copy program, where clients merely rent a copy machine for one or two years.

Both options allow merchants to just say "no" to anyone pitching copier supplies.

Madden Co. is located at 824 B Munras Ave. in Monterey.

First Interstate Bank offers Life Preparedness Counseling

MOST TIMES it's easier to face reality than to attempt to avoid it. That is especially true when setting your personal financial affairs in order.

That's the advice from Sharon Alexa Farr, who specializes in Life Preparedness Counseling at First Interstate Bank of California.

"None of us wants to be victimized by life's unpredictable reality," says Farr, who has a background in psychology and has worked closely with terminally ill cancer patients. "I want to help people deal with life's major transitions."

Farr matter-of-factly describes these "transitions" as death, aging and incapacity.

"This program is for everybody," says Farr, who has been assisting people with life's problems for the past six years. "This isn't just for the rich. If somebody just has a bicycle, provisions have to be made."

Customers at First Interstate Bank of California receive Life Preparedness Counseling free of charge. However, the general public is welcome to come to Farr's monthly seminars that deal with the same subject matter.

Two things must take place in order for people to be ready for the inevitable, Farr said.

First, affairs must be organized. Secondly, they must see what they have and how that translates to income and expenses.

"Money is such an emotional issue, I want to offer emotional support," says Farr, referring to how her services differ from traditional estate planning.

To achieve peace of mind, Farr believes people must observe the four C's: clarify, communicate, control and complete.

Farr's clients learn how to prepare a "living will," how to check their "financial attitude" and the importance of completing a durable power of attorney for health care.

For further information call at either 647-3200 or 655-0722.

SHARON ALEXA FARR

Introducing Larry Davis, one of the few professionals still making house calls.

Larry Davis is one of more than 1,600 Edward D. Jones & Co. Investment Representatives serving the conservative needs of more than one million individual investors in 44 states. Larry is anxious to put his expertise and the extensive resources of Edward D. Jones & Co. to work for you personally.

He'll meet with you at home, or at any other location that suits you. He is eager to establish an ongoing relationship with you as a trusted financial professional. Larry Davis knows how to make your money grow -- with smart, conservative investments tailored to your individual financial goals. Call him today.

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- A WILL sets in motion a "PROBATE" which is a court supervised process of settling an estate and transferring assets to heirs. Probate fees are statutory, based on estate size; with attorney's fees & executor's fees, probate can be a very expensive process.
  - A WILL does not provide for asset management during your life.
  - A WILL has no effect during incapacity.

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Barney Belleci's agency leads State Farm again

LED BY the capable guidance of lifelong peninsula resident Barney Belleci, State Farm Insurance, in the mouth of the valley, has consistently earned national recognition as one of State Farm's leading agencies.

At its current location for the past 20 years, the office is a model for the idea that hard work surely merits results.

"We try to take care of the insurance needs of our clients," says Belleci, who owns the agency.

Before opening his insurance office, Belleci garnered much-needed experience for 11 years as assistant vice president with Avco Financial Services.

Belleci is quick to credit his experienced staff of seven, many of whom have been with the office for more than a decade.

The staff includes: Geri Belleci, office manager; Debbie Quinn, assistant manager; Barbara Rust, customer service representative; Clare McClure, customer service representative; Natalie Estaban, sales/service representative; John Cardinale, sales/service representative; and Joanne Platter, sales/service represenative.

Combine a knowledgable staff with a proven product and you have a winner.

"State Farm is a household word," says Belleci, adding that his office sells auto, life, fire, health and business insurance – all at competitive rates.

Indeed, Belleci boasts that State Farm is one of the top financial service companies in the entire country, and markets it products through 17,000 agencies.

Barney's office is located at 26555 Carmel Rancho Blvd., Suite 1 at the mouth of Carmel Valley. Phone 624-6466.

IRA offers educated real estate assistance

INDEPENDENT REALTY Associates, Inc. offers some of the most experienced, educated real estate assistance on the Monterey Peninsula.

Broker/President Harriette Mason-Schofield and Executive Vice President Dick Schofield are both listed in *Who's Who in Creative Real Estate*, which places them in the elite ranks of only five other agents in Monterey County.

They didn't make *Who's Who* by mistake, the duo worked hard to learn ways in which to better help their clients.

Would you believe at least 150 classroom hours in exchanging, counseling, buyer-broker, taxation and creative contract writing?

By the way, fewer than 500 agents receive such extensive training across the entire United States.

IRA agents are particularly well-versed in the area of 1031 tax-deferred exchanging of real property.

"We work first and foremost with the client's needs and goals," says Dick. "We present these to sophisticated exchangers at marketing sessions – preliminary proposals are then compiled."

IRA is networked with exchange groups throughout the peninsula, South Bay and North Bay.

IRA can be called a full-service agency, specializing in personal service to clients and a confidential handling of all aspects of real estate.

The newest addition to IRA's staff of five is Hank Litten, who has a strong knowledge of golf and resort sales.

For more information call 625-4100.

Trucksis Enterprises helps your name be remembered

PATRIOTISM ASIDE, flags and banners are a fantastic way to introduce your business.

And what better way to find a wide selection of these items than at Trucksis Enterprises, which has recently expanded its facility to better serve the community?

Ground has been broken for a modern state-of-the-art showroom, warehouse and shipping department, which will allow Trucksis to increase its capacity and inventory. Look for the grand opening this spring.

Flags, banners, flag poles, bunting, balloons, advertising specialties and accessories are just a few of the items available at Trucksis.

A sampling of happy customers includes the Pebble Beach Co., Paul Masson Winery, La Reina Winery, Big Sur Marathon, Laguna Seca Raceway, Monterey Sheraton and Carmel Valley Ranch Resort.

"It's important that you be remembered," says owner Merry Trucksis.

Services include consultation by specialists, unlimited choices of fabric, textures and colors, design concepts and personalized service.

Let Trucksis help you set the mood and help your name be remembered.

For more information call Trucksis Enterprises at 647-8100. The store is located at 294 Van Buren St. in Monterey.

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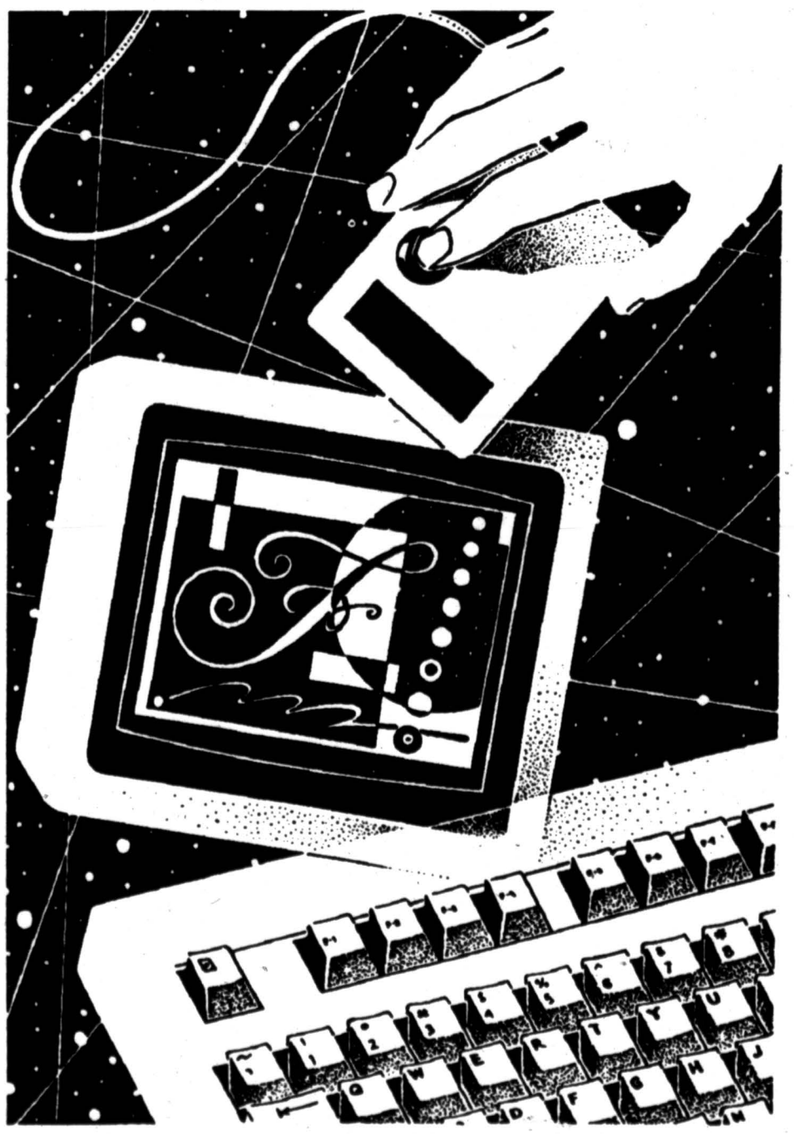

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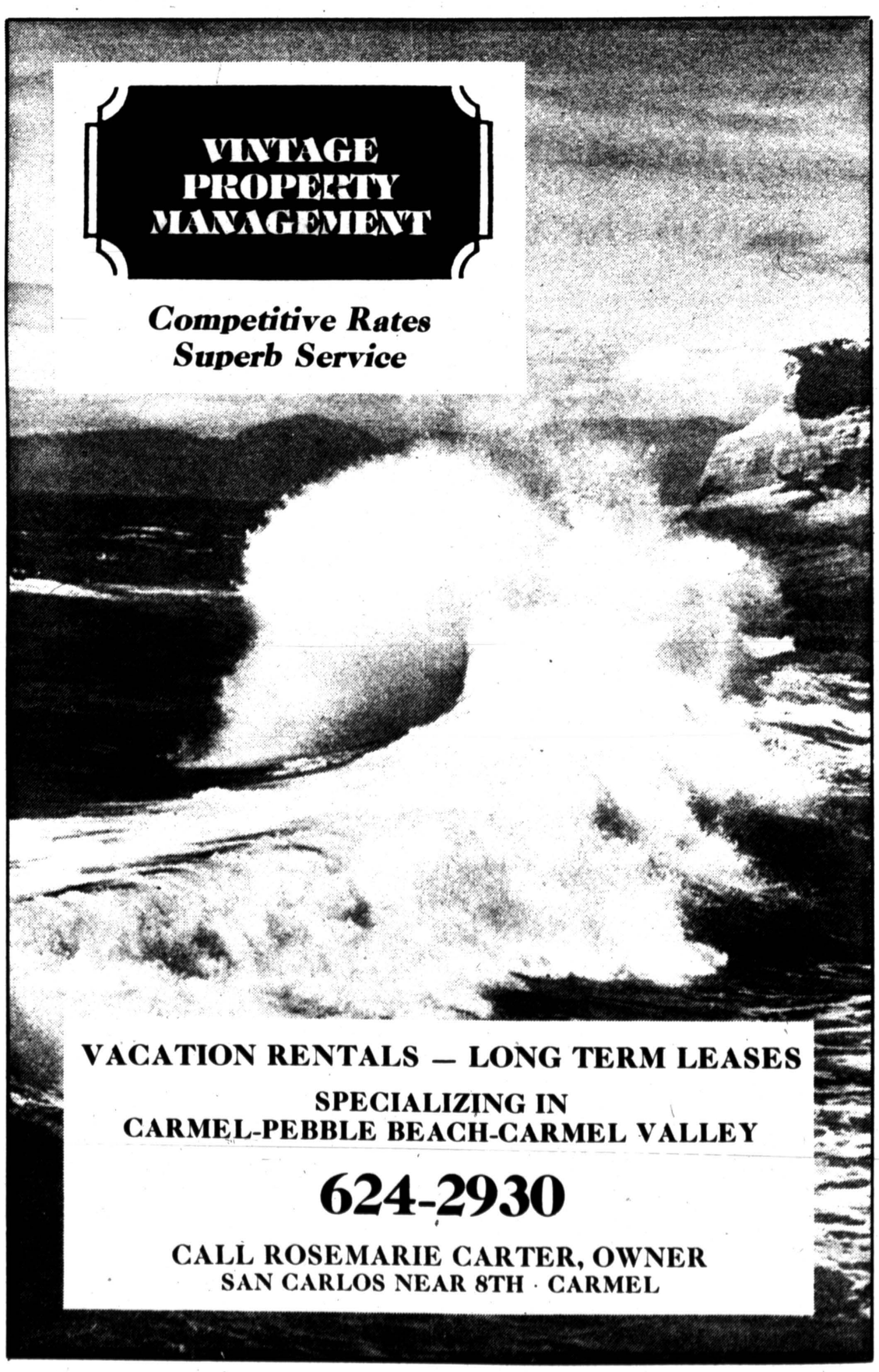

INCOME TAX specialist Judy Gay Hobbs is regarded as a champion for business owners and individuals alike. "I prefer to help people, that's what I'm all about," Hobbs says. Her offices are located in Heather Glen Court, on Mission near Eighth in downtown Carmel. (Wei Chang photo).

Judy Gay Hobbs offers caring tax preparation

IN THE OFTEN-emotionless world of tax preparation, Judy Gay Hobbs' understanding attitude strikes a welcome contrast.

A federally enrolled agent income tax specialist, Hobbs is considered to be a champion for business owners and individuals alike.

"I prefer to help people, that's what I'm all about," says Hobbs, who has been preparing tax returns for the past quarter century.

Restaurant owners, real estate agents, car salesmen and musicians are just a few of the businesspeople she represents.

As a federally licensed tax preparer, unlike traditional CPAs who deal in a myriad of accounting functions, Hobbs focuses on all aspects of Internal Revenue Service practices and procedures.

In addition, Hobbs' expertise allows her to provide clients with a complete analysis of all business needs.

Hobbs takes pride in helping older clients prepare their returns.

"I give the elderly a break," she says. "I believe somebody has to help them."

Her specialty, however, is in personal audit defense. In other words, don't try to struggle with IRS bureaucracy, franchise tax board, employment development department or the state Board of Equalization — just call on Judy Gay Hobbs.

"I will deal directly with the IRS and relieve them of that burden," says Hobbs. "I'm known as a trouble-shooter; I'm the one to call."

For more information call Judy Gay Hobbs at 626-0352. Her offices are located in Heather Glen Court, on Mission near Eighth in downtown Carmel.

Don Bowen advises businesses to retain financial leeway

CARMEL BUSINESS Sales, Inc. owner Don Bowen says that small business owners must take the bitter with the sweet.

"There's nothing like the feeling you can get from owning and running a small business that you have created and nursed to being a success," says Bowen, who recently participated in the Leadership Monterey project, which explored the pros and cons of operating a small business. "I really believe that everyone should do it at least once in their life."

However, Bowen says that copious research and a conservative attitude are most often the cornerstone of a successful small business.

"One of the key reasons is under-financing," he says. "People go into small business and don't plan ahead or realize until it is too late that the first year can be a killer."

In other words, small business owners should leave themselves some financial leeway for the hard times.

"It could very well be that you won't see a profit that first year," he explains. "So you just work your fool head off and keep feeding the money-eating monster and hope to high heaven that it turns around soon."

In addition to avoiding under-financing, Bowen says that people should be realistic about the long hours entailed in operating a small business.

"Owning and operating a small business simply means that you are the first one there in the morning and the last one out at night," he says. "(Also), at night at home you are usually doing the business books or working on advertising strategies."

In other words do your homework before taking the plunge. Of course an important part of that research should be contacting Don Bowen for an expert's advice at 625-5581.

DON BOWEN

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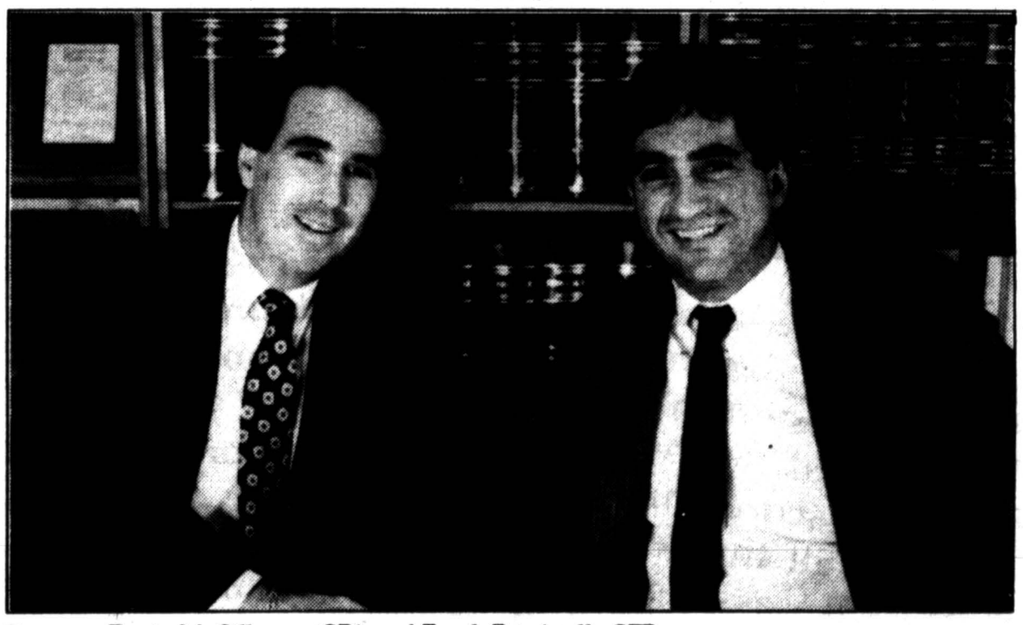

Partners: Devin McGilloway CPA and Frank Ramistella CFP

McGilloway & Ramistella is a firm that reflects a natural evolution away from "in-house product sales" and "commission only planning" and toward more objective advice in all areas of financial planning and asset management.

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Northwestern Mutual Life: a giant in insurance field

"WHEN IT comes to buying life insurance, why would you choose any other company?" queries James Greco of Northwestern Mutual Life.

Rated among the 10 largest insurance companies in terms of assets, Northwestern Mutual Life, founded in 1857, is the largest insurer specializing exclusively in life and disability income insurance.

"No other company in the industry has been so consistently recognized by respected business journals and independent rating services for the quality and competitiveness of their products," says Greco.

Indeed, the company continually receives AAA ratings by analysts from such prestigious firms as A.M. Best, Standard and Poor's and Moody's Investor Services. A former vice president of a large Eastern insurance company noted that, "Northwestern Mutual's competitive edge (or rate of return potential) over its competitors is staggeringly apparent.

"Northwestern Mutual's position in individual life insurance (quoting from Moody's 1990 report), is extremely strong, owing to its competitive portfolio of life insurance products and its history of enhancing value to existing policyholders."

As a mutual company, Northwestern promises to treat all policy owners equitably, regardless of the size of the policy or the age of the contract. Over the years, policy owners have received, retroactively, at no additional premium, the benefit of many contractual improvements introduced since they first purchased their policies. Joseph Belth, editor of the newsletter *Insurance Forum* writes, "It's rare indeed to find a company devoting such effort to a program whose primary purpose is to improve the position of the existing policy owner rather than to attract new policy owners."

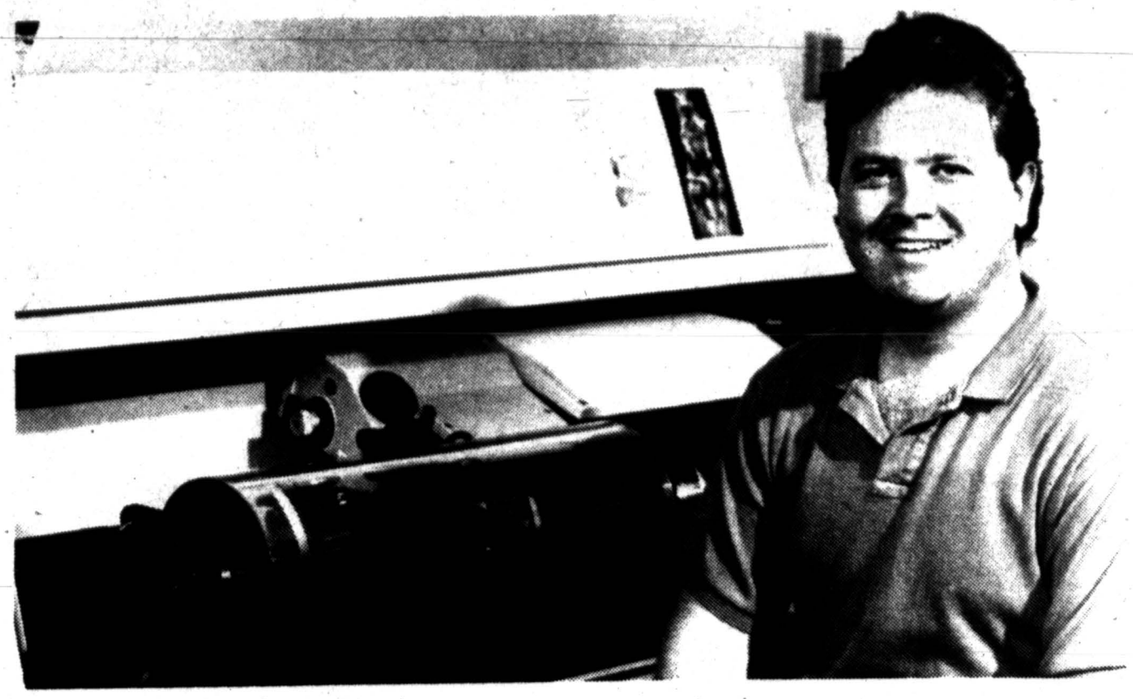
Maybe that explains why Northwestern has one of the best persistency ratios in the industry, retaining nearly 95 percent of its more than two million policyholders year in and year out. As one industry analyst put it in *Forbes*, "The perception that Northwestern is genuinely concerned for their policyholders is universal in the industry."

Selecting a life insurance company may be one of the most important decisions in your life. With that in mind, it simply makes sense to step up to the foremost insurance carrier in the United States, Northwestern Mutual Life.

Northwestern's life insurance products are available locally through the office of James Greco. Their products are sold exclusively through licensed Northwestern representatives and can't be obtained through "brokers" or independent agents.

For further information contact James Greco — Insurance Services, at 375-7332.

JAMES GRECO



"WE'RE EXPERIENCED" says ColorGraphics owner Dick Seidenzahl of his team of five staffers. ColorGraphics specializes in full-color pre-press work and quality typography, all carried out with state-of-the-art technology. ColorGraphics is at 150 15th St. in Pacific Grove. For details, call 646-1857. (Wei Chang photo).

Improve the image of your business at ColorGraphics

ADD COLORGRAPHICS to Monterey County's list of unique attractions.

Specializing in full-color pre-press work and quality typography, ColorGraphics has been providing vendors with everything they need to make their job beautiful for almost four years.

The intimate Pacfic Grove concern boasts advertising agencies, corporate marketing departments and art galleries among its satisfied clients.

"We have the ability of doing color separation right here in-house," says owner Dick Seidenzahl, adding that ColorGraphics utilizes state-of-the-art technology, such as laser-generated machinery.

Plus, because the firm is local, clients most often receive a faster turnaround time and are able to exercise more creative control.

"We're experienced," says Seidenzahl, referring to his staff of five. "We've been at our craft a long time with experience in printing as well as film work and typography. We work hard to produce color that matches the original for clarity and brilliance."

For more information on ColorGraphic's services, call 646-1857. The firm is located at 150 15th St. in Pacific Grove and is open from 8 a.m. to 5:30 p.m. Monday through Friday.

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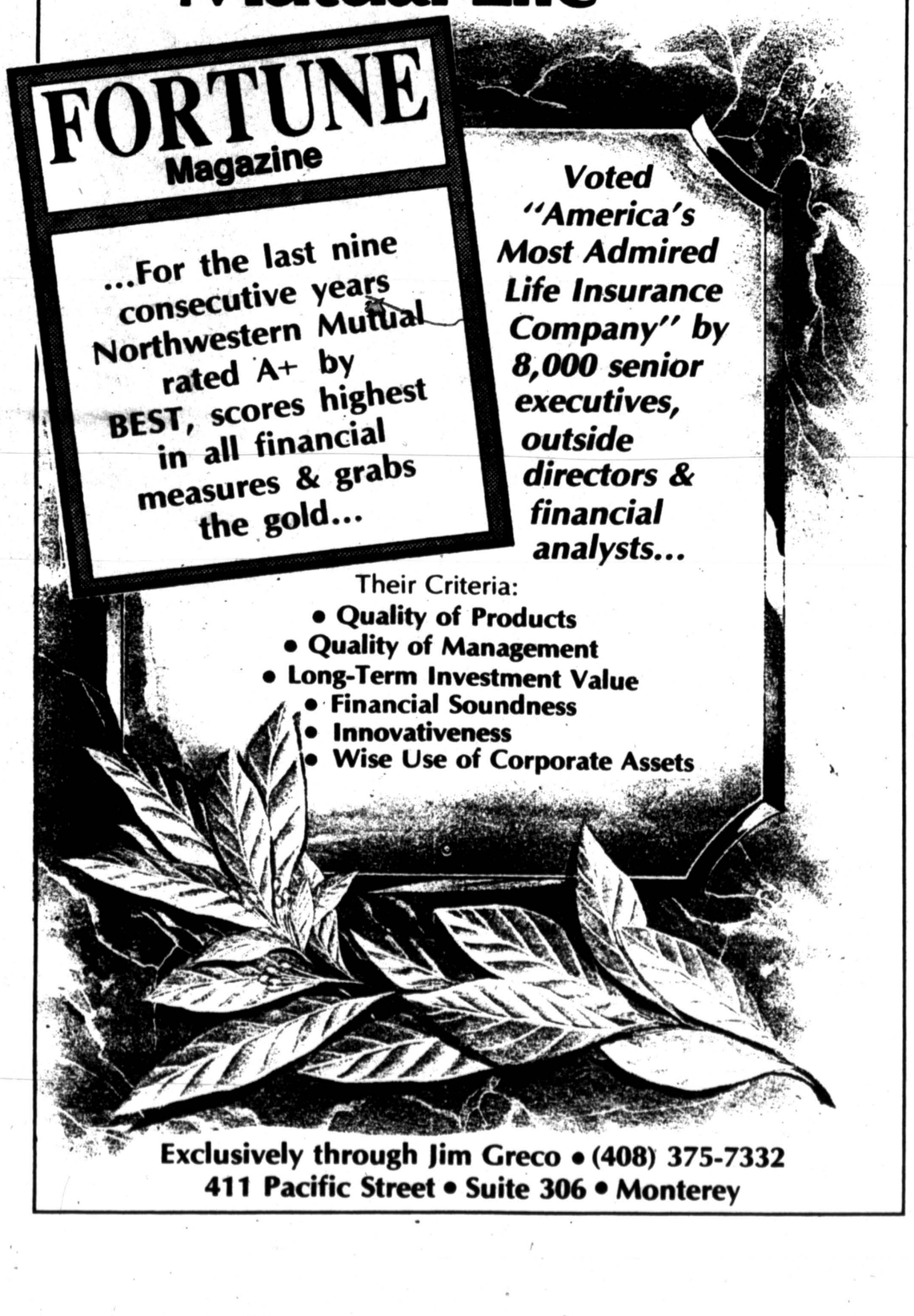
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Dixie Hughes Smith helps clients meet goals

MANY SUCCESSFUL individuals suffer from a financial blindspot: their personal planning has taken a back seat to operating their business.

What planning they have done is piecemeal, getting input from an attorney at one time, a CPA at another and from insurance and investment advisors other times.

Even a young couple, just starting out, needs to start planning for financial security, college education of their children and, of course, their retirement.

Future generations of retirees will be divided into the dids and the did-nots. Those who did save will retire comfortably and those who did not, will not.

Some people find it impossible to retire on a nine-figure income – their Social Security number.

DIXIE HUGHES SMITH, C.L.U.

In many cases, the affluent individual simply outgrows the scope of advice available from previous advisors and requires a more cohesive, sophisticated approach.

What the client wants is someone with expertise, experience, time and integrity to coordinate his or her personal and business planning.

With more than 20 years' experience in financial services, Dixie Hughes Smith is uniquely qualified to provide a comprehensive approach to planning:

- Business planning
- Executive planning
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Smith enters into confidential long-term relationships with her clients – from an introductory discussion about the concept of planning through periodic reviews to keep you in step with the changing financial world.

Her clients know how to make money. They want to know how to keep more of their wealth for both themselves and their families.

They also want to reduce the impact of income taxes without taking greater risks. They and their families have paid the price tax for success and they do not want to pay the price again in the form of estate taxes.

Ultimately, Uncle Sam will take 40 percent to 50 percent of their estate. Failure to plan for the payment of these taxes could easily result in the liquidation of a lifetime's efforts. Typically, we can discount the payment of estate taxes by 80 percent.

For further information contact Dixie Hughes Smith, C.L.U., Chartered Financial Consultant at New York Life, Box 2459, Carmel, CA. Phone 626-0432.

DEVIN MCGILLOWAY and Frank Ramistella are each specialists in a critical area of money management. Their firm, McGilloway & Ramistella, can help you achieve your financial objectives through the '90s and beyond.

McGilloway & Ramistella serve needs of individuals

PEOPLE AREN'T just people at McGilloway & Ramistella, where each client is treated as a distinct individual with personal concerns and needs.

Indeed, the financial planning and fee-based asset-management center prides itself in developing a financial plan that is just right for your needs.

"We try to give people individual investment advice that's not attached to selling them a certain product," says co-owner Frank Ramistella, who operates the concern with Devin McGilloway. "We advise clients based on their particular situation."

McGilloway, a certified public accountant, and Ramistella, a certified financial planner, have both served peninsula residents' money needs for many years.

Utilizing some of the nation's most successful mutual funds and variable annuities, McGilloway and Ramistella point clients in the direction of bonds, stocks, money market and international funds to increase wealth.

McGilloway & Ramistella concentrate their expertise on a client base that is looking to expand current wealth, rather than accumulate money.

Clients include those seeking investment advice, working pension funds and trust accounts.

For more information call 647-8445. McGilloway & Ramistella is located at 400-A Heritage Harbor in Monterey.

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DEREK RAYNE (center) has provided classic, timeless clothing for ladies and gentleman for 47 years at his downtown Carmel store. Derek Rayne is located on Ocean Avenue near Lincoln Street. Call 624-1251. (Wei Chang photo).

Derek Rayne, Ltd. Inc. outfits business leaders

LOOK YOUR best by dressing for business. And what better way to present a successful image than by shopping at Derek Rayne, Ltd. Inc.

For 47 years the downtown Carmel store has offered classic, timeless clothing for ladies and gentlemen.

Displayed in the "Carmel Village" ambiance, Derek Rayne provides ladies' clothing by noted manufacturers such as Geiger, Ballantyne, Herbert Grossman and Pringle.

For men, sports coats and suits are made by Southwick, Corbin and Oxxford.

Shoes are crafted by Alden and Cole-Hann; dress shirts by Hathaway and Ser; sweaters by Pringle, Barie and Alan Paine; and ties by J. L. Roberts.

Enjoy the experienced staff and take advantage of the in-house full-service tailor shop.

Derek Rayne is located on Ocean Avenue near Lincoln Street. Phone 624-1251.

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MONTEREY LOAN Services stay abreast of the most creative loans for peninsula residents.

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Owned by Bryan Hermannson and Kari Portwood, Monterey Loan Services caters primarily to single-family home buyers, but also serves those seeking loans for commercial and land acquisition.

Monterey Loan Services is open from 8:30 a.m. to 5:30 p.m. Monday through Friday and is located at 850 Munras Ave., Suite 1 in Monterey. Phone 373-4471.

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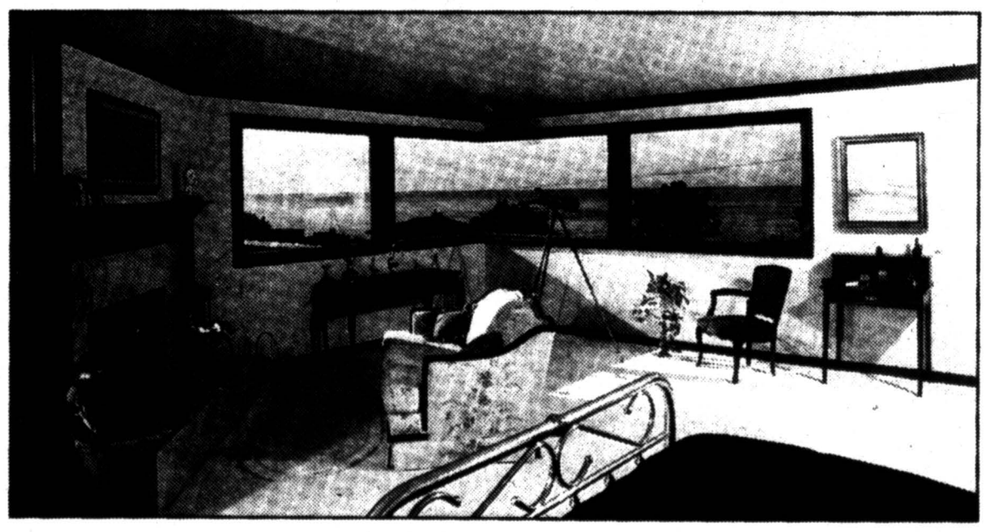

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Creative financing emphasized by Carmel Capital Resources

CARMEL CAPITAL Resources is a local private money loan brokerage firm owned and operated by California Real Estate Broker James A. Petralia. Although the name of the company is relatively new, Jim's sole real estate experience over the past 12 years, with 10 years locally in Carmel, has been in arranging loans for investors who desire higher than average returns using real estate as security.

Trust deed investments typically offer higher rates than CD's or money market certificates. Many investors seek to invest in trust deeds because of the higher than average returns which in most cases offer a source of cash flow.

OWNER JAMES A. Petralia and office manager Barbara Mathews lead the team at Carmel Capital Resources. (Chuck Scardina photo).

Carmel Capital Resources prides itself on its reputation as a "resource," not just for loans but as a facilitator of ideas and strategies that are needed when creativity is an absolute necessity. Many times a property owner who has a need for money for whatever reason will borrow from the private sector which is much more willing to lend in situations where banks many times are unable to act.

This is not to say that because the banks may be unwilling to lend that it may not be a viable situation for an investor. In most cases our lending policies in a given situation are much more conservative than those of the banks and savings and loans who are typically willing to go much higher into the value of the property giving less of an equity cushion making recovery of the loan more difficult.

We work with many "bankable" borrowers who do not want to hassle with the banks when money is needed. Other reasons for borrowing private money is when money is needed quickly. There are many borrowers whose incomes do not qualify or are marginal by bank standards who have significant equity in the real estate that they own. In these cases the loan can be arranged in an amount that will insure payments to the investor during the life of the loan.

We provide full loan servicing to our investor clients, which includes such items as collecting and processing the borrowers' payments, quarterly reporting, as well as processing delinquent loans for foreclosure, if necessary.

Our investor base is a primarily local resident who fits all types of individual profiles. Many are retired and develop a cash flow from a portion of their funds. We have clients who invest amounts of $10,000 to over $1 million. Our largest one-time investment from a single party was $1.68 million. The bottom line is that each and every investor client we work with is equally as important to us.

The average return to our investors for 1990 was 15 percent, with an average overall loan-to-value ratio in the low 60 percent range. We have a portfolio of loans that exceeds $10 million.

We invite any interested parties to inquire about trust deed investments. Our offices are open from 9 a.m. to 5 p.m. Monday through Friday. References available upon request.

Carmel Capital Resources is located at 3785 Via Nona Marie, Suite 311, across from the U.S. Post Office in the mouth of the valley. Phone 624-1800.

Monterey Federal Credit Union to open at mouth of Valley

CARMEL AREA residents are looking forward to the news that Monterey Federal Credit Union will open offices at the mouth of the valley this spring.

Monterey Federal Credit Union is more than just another place to save and make loans; it is a full-service financial institution of which investors are able to play an integral part.

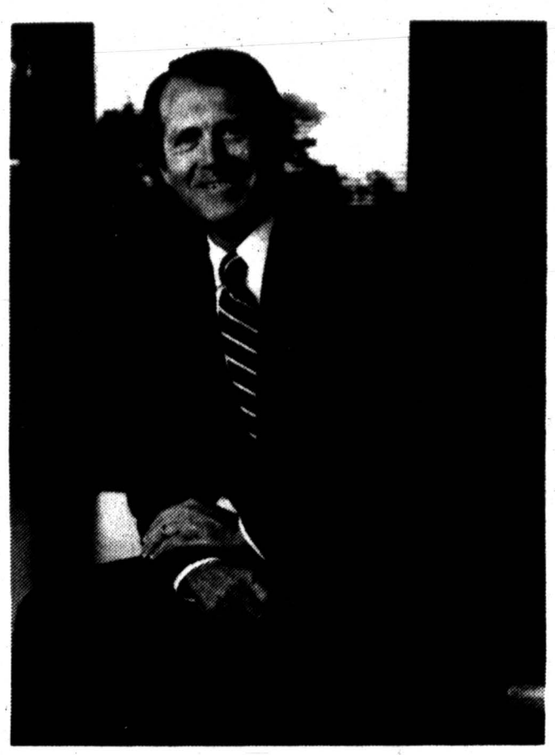
The membership elects a volunteer board of directors which sets policy. Any surplus from operation belongs to the members and is used to benefit them, not a group of for-profit shareholders.

Monterey Federal Credit Union operates on attraction, rather than promotion.

With banks and S & Ls spending millions of dollars on advertising to try and manufacture an imaginary difference to set themselves apart from each other, Monterey Federal takes pride in its uniqueness.

In other words, Monterey Federal is member-owned, non-profit and democratically controlled, self-supporting and operated for its consumer members.

The credit union works by members depositing money that is, in turn, borrowed by other credit union members.



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Monterey Federal Credit Union does not invest in risky real estate ventures, loans to foreign countries or leverage buy-out junk bonds.

For more information call 647-2400.

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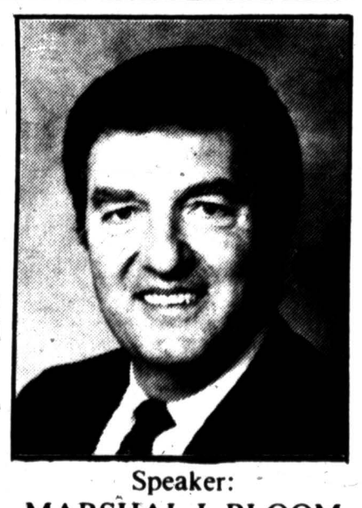

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Dean Witter seminar offers tips for economic survival

MICHAEL FITZGERALD
Senior Vice President of Investments
Dean Witter Reynolds Inc.

SURVIVAL IS the name of the game in today's economy.

With that in mind, it seems fitting that Michael J. Fitzgerald, senior vice president of investments for Dean Witter Reynolds, Inc., has named his upcoming free seminar series "How to Survive in Today's Economy."

Aimed at investors who already have considerable holdings, the free seminar – scheduled for 6:30 p.m. March 7 & 21, at the Carmel Mission Inn – explores both the harsh reality of today's stock market and what options are available.

"There are ways to manage your money to avoid risks that the stock market can produce at this time" said Fitzgerald, who relies on a background rich in experience to guide his clients through the often complicated maze of financial decisons.

Fitzgerald is quite blunt in his assessment of the nation's current economy. A brief list includes:

– The country is clearly in a recession. How long it will last or how deep it will go is unknown.

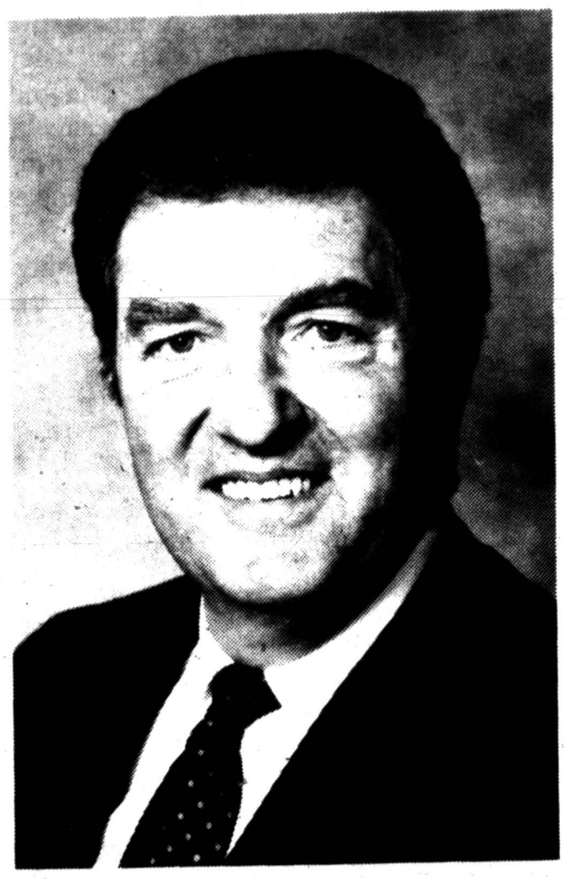
– The social unrest in Eastern Europe is one of the primary factors causing unpredictable volatility in the European markets.

– Desert Shield is costing as much as $20 billion a month.

– The federal budget deficit is approaching $100 billion for the first quarter, and could rise to $300 billion by year's end.

"How to Survive in Today's Economy" offers techniques and strategies to deal with this unstable situation.

"Even if it may be months before you will need to make a saving or investment decision, you should be reviewing your current positions, planning to meet your goals in today's environment and learning how to manage risk," said Fitzgerald, 47.



MARSHALL J. BLOOM
Associate Vice President, Investments

The message is clear: While people may not be able to control the world's events, they may, with a little forethought, exert a postive influence over their economic well-being.

For information call Michael J. Fitzgerald at 373-1861.

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Nearly every taxpayer affected by newest changes

1990 Tax Law – Provisions Affecting Individuals

ENACTED AS part of a long-awaited budget deficit reduction package, the Revenue Reconciliation Act of 1990 will have an impact on nearly every taxpayer. The new tax law contains changes that will increase many individual taxpayers' tax bills for 1991 – and beyond. In this article, we summarize the new law's provisions affecting individuals.

Changes in Tax Rates

The new tax law establishes a new top rate of 31 percent on individual taxpayers, beginning in 1991.

Taxpayers who may be affected by this tax reduction generally include single taxpayers with 1990 taxable incomes between $47,050 and $109,101 and married taxpayers filing jointly with 1990 taxable incomes between $78,400 and $185,731 (dependency exemptions increase the top of these ranges). Note, however, that certain other provisions of the new law may limit – or even eliminate – this tax reduction.

Deduction Limits

The new tax law limits the amount of itemized deductions that may be claimed by upper-income taxpayers. In general, the law disallows itemized deductions in an amount equal to 3 percent of a taxpayer's adjusted gross income (AGI) above $100,000 ($50,000 for married persons filing separate returns). Certain itemized deductions (for medical expenses, casualty losses, and investment interest) are exempt when calculating the limit. Additionally, no taxpayer can lose more than 80 percent of his or her deductions due to the limit.

Exemption Phase-out

The new tax law also hits higher-income taxpayers with a phase-out of the tax benefits of the personal exemption allowed for taxpayers and their dependents.

A taxpayer's exemptions (estimated to be worth $2,150 each in 1991) will be phased out as the taxpayer's AGI exceeds a threshold amount.

The exemption amount for each of a taxpayer's exemptions is phased out by 2 percent for each $2,500 (or fraction thereof) by which the taxpayer's AGI exceeds the applicable threshold amount. (The phase-out rate is 2 percent for each $1,250 of excess AGI for married persons filing separately.)

The phase-out goes into effect in 1991 and is scheduled to expire after 1995. The phase-out ranges will be adjusted annually for inflation.

Capital Gains

In the final days of negotiations, Congress agreed to provide some relief for long-term capital gains. The law establishes a top tax rate of only 28 percent for net long-term capital gains. For those taxpayers paying tax at a marginal rate of 33 percent for 1990, a 28 percent capital gains rate could mean a 5 percent decrease in tax on gains that can be delayed until 1991.

Alternative Minimum Tax

The new tax law increases the tax rate for the alternative minimum tax (AMT) from 21 percent to 24 percent effective for 1991.

The AMT generally affects certain taxpayers claiming large deductions, ensuring that these taxpayers pay at least a minimum rate of tax. Essentially, the AMT is determined by taking taxable income, adding certain tax preference items or adjustments (e.g., the bargain element of incentive stock options and certain accelerated depreciation), adjusting for certain AMT deductions (e.g., state and local income taxes are not deductible in the AMT calculation), and subtracting an AMT exemption ($40,000 on a joint return, $30,000 on a single return, subject to a phase-out). The AMT rate is applied to the result and compared to the regular tax. The taxpayer pays the higher amount.

The higher AMT rate will both produce a higher minimum tax and result in more people being subject to the AMT.

Donations of Property

Prior tax law provided that, in making gifts of tangible personal property to a charitable organization (e.g., the donation of artwork to a museum or college), appreciation in the property while held by the donor could be treated as a tax preference item for purposes of the AMT. Under the new law, the appreciation on qualifying tangible personal property donated to a qualified organization will not be included as a tax preference item – *for donations made only during the 1991 tax year.*

Medicare Tax and Premium

The new tax law includes a tax increase that will affect employers, wage earners, and the self-employed. The new law extends the 1.45 percent Medicare tax (which is collected as part of the FICA tax) to wages up to $125,000 (up from the 1990 ceiling of $51,300). Thus, employees will pay 7.65 percent on the first $51,300 of wages (adjusted for inflation) and an additional 1.45 percent on wages between that amount and $125,000. Employers will pay a matching amount. Self-employed taxpayers will pay an amount equal to both portions (i.e., 2.9 percent).

Monthly Medicare premiums paid by Medicare beneficiaries under Part B (the voluntary portion of the program) will be increased in steps from the $28.60 per month paid in 1990 to about $46.20 in 1995. Each step increase will take effect on Jan. 1 of the relevant year.

Also increased is the annual deductible for Medicare Part B (Part B pays 80 percent of reasonable charges or costs for covered services in excess of the deductible.) The new law raises the deductible from $75 to $100 for 1991 and later years.

Other Changes Affecting Individuals

Here are some other significant changes that affect individuals:

- *Child Social Security Numbers.* – Taxpayers must obtain Social Security numbers for any dependents who have attained the age of one year by the end of the tax year. The number will be required to be reported on the taxpayer's income-tax return. Previously, the age was two years. The change applies to returns for tax years beginning after Dec. 31, 1990.

- *Earned Income Tax Credit.* – *Increased benefits are provided to low-income families by the new law. The refundable earned income credit is increased, and a new child health-insurance credit is created. Also, a supplemental young child credit of up to $355 is allowed for qualifying children under the age of one year.*

- *Cosmetic Surgery* – The new law excludes cosmetic surgery from the medical expense deduction with exceptions for surgery necessary to ameliorate a deformity arising from (or directly related to) a congenital abonrmality, a personal injury from an accident, or a disfiguring disease. If unnecessary cosmetic surgery expenses are paid by an employer-paid medical plan or flexible benefits plan, the expense will constitute taxable income to the employee. This provision is effective for tax years beginning after Dec. 31, 1990.

- *Luxury Taxes.* – The new law imposes a 10 percent excise tax on the retail sales price of (1) passenger vehicles exceeding $30,000 in price; (2) boats exceeding $100,000 in price; (3) private aircraft exceeding $250,000 in price; and (4) furs or jewelry exceeding $10,000. The tax applies to the portion of the price exceeding these amounts. The tax will apply to a long-term lease of a passenger vehicle, boat, or airplane. The tax will apply only to the first retail sale of an item. It is effective for retail sales occurring on or after Jan. 1, 1991.

- *Other Excise Taxes.* – The excise tax on gasoline increases from 9 cents to 14 cents a gallon on Dec. 1, 1990. Excise taxes on beer, wine, and distilled spirits will increase by varying amounts beginning Jan. 1, 1991 (e.g. tax on beer increases by 16 cents a six-pack). Excise taxes on tobacco will increase on Jan. 1, 1991, and again on Jan. 1, 1993. The tax on airline tickets will rise from 8 percent to 10 percent. Excise taxes on "gas guzzler" automobiles will double. And a 3 percent excise tax on local and toll telephone calls has been made permanent.

Conclusion

Although most people at all income levels will be affected by these new tax provisions, they will have the greatest impact on people at higher income levels who will have more reason to consider year-end tax strategies this year. If you have any questions about the new law or want to know how to prepare for its coming effective date, call Hanson-Rotter-Green, Certified Public Accountants, 624-8519. The offices are located on San Carlos between Seventh and Eighth in Carmel-by-the-Sea.

THE PRINCIPALS at Hanson-Rotter-Green Certified Public Accountants, from left, April Green, Courtney Hanson (standing) and James Rotter, will be happy to help you develop a tax-savings plan tailored to your individual circumstances. For an appointment, call 624-8519. (Wei Chang photo).

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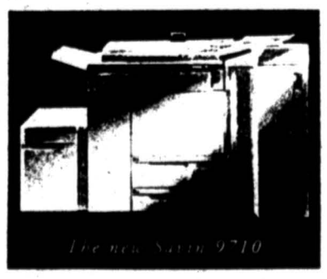

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Pacific Western Bank introduces bill paying by 'phone

IF YOU REALLY don't like writing the checks, addressing the envelopes, and buying the stamps necessary to pay your bills, Pacific Western Bank in Carmel has a way to avoid those chores.

It's known as "EZ Pay," a new, electronic bill paying service that the local community bank recently introduced. All you need is a Pacific Western checking account and a pushbutton telephone.

Not only does it save you the cost of your checks, a lot of effort addressing envelopes, and the trip to the post office, each bill paid costs only 25 cents, 16 percent less than the cost of a stamp!

Electronic bill paying by telephone isn't new, but other systems require a home computer or are offered by larger banks requiring higher fees.

"The simplicity, low cost and time-saving features of our service," said Phillip R. Boyce, chairman and chief executive officer of the bank, "is the primary attraction for our customers.

"Using the system is very easy. Registering for EZ Pay is free and when you sign up, you receive an account number and personal security code to access the system. You also receive a list of approved bill payees. When you're ready to pay your bills, you call a special toll-free number and follow the instructions given by the EZ Pay computer voice.

"Your monthly checking account statement reports all transactions by date, amount, and creditor. And, if you still want to pay a few bills by mail," Boyce added, "our tellers in Carmel will sell you postage stamps."

Most bills can be paid electronically, and for the Pacific Western Bank's customer, there is no monthly fee for EZ Pay service ... just 25 cents per bill paid. Additionally, the average bill paying telephone call takes less than two minutes.

According to Carmel Manager Judi Pospishil, "EZ Pay is one example of our ongoing program to introduce innovative financial services and products to our community. By tailoring new services directly to our customers' lifestyles, we not only meet all their banking needs, but simplify their daily routines.

"In the past year, we were the first or among the first banks in the state to offer Saturday banking in central locations and 24-hour customer service by telephone," she said.

"We also are the only bank that offers our customers direct access to their checking account statements through Information Centers right in our lobby," Pospishil said. "No special codes are needed, you just swipe your Money Center ATM card through the computer terminal and check

Continued on page 19

Customer reigns at First National Bank

AS THE LARGEST publicly held, locally owned company in Monterey County, First National Bank knows how important it is to provide only the best in customer service.

"Banking today is no different than any other business," said Clayton C. Larson, president of Pacific Capital Bancorp, holding company for First National Bank. "If you deliver the best in service then you are doing the right job for your customer."

The bank and holding company announced an increase of total assets to over $273 million at Dec. 31, 1990 compared to $186 million one year earlier. This increase was aided in part by the completion of the merger of Pacific Capital Bancorp and Pajaro Valley Bancorporation, holding company for Pajaro Valley Bank, N.A. in Watsonville.

"We believe that the proof of security, stability, conservative management and strong earnings capability assures the success of almost any financial institution." This issue of safety and soundness, says Larson, "is an issue we as local bankers take very seriously."

Larson states, "A bank's capital and earnings are the first line of defense against potential loss. Over the years First National has had an exceptional performance record. Our 1989 earnings exceeded all previous years and in 1990 we have maintained a proven record of accomplishment in the growth of our assets and earnings."

The bank's performance ratios of Return on Assets and Return on Equity once again rank them one of the top rated banks in the state of California.

"Additionally, we maintain primary capital standards far in excess of the minimum required by Federal regulations," says Larson. "The bank's continued strong financial performance leaves the bank in an excellent position to face the future and also its current expansion plans."

After a year of planning and implementation the merger between Pacific Capital Bancorp and Pajaro Valley Bancorporation was completed Nov. 7, 1990. "It has offered us the opportunity to expand our presence throughout the Central Coast Area. Our combined staffs of local banking professionals offer greater operating efficiencies as well as a level of customer service that sets us apart in the communities we serve," says Larson.

This year also marks the bank's expansion into Carmel/Carmel Valley. "This new branch office to be located at the mouth of Carmel Valley is a logical expansion for the bank, as we have developed numerous banking relationships in that area," states Larson. The new office, located in the Carmel Rancho Shopping Center, is scheduled to open in June.

In addition, the bank's new 10,000-square-foot Monterey office is slated to open in late April. "Our new home will enable us to provide even better, personalized service to our customers," says Larson. "This is our commitment to our customers and to the future."

Larson said the bank is in no danger of becoming an institution that is removed from offering its clients the personal touch. He says, "We will continue to maintain our founding philosophy of superior customer service – the cornerstone of strength that places us in the forefront of community banks."

First National is located at 601 Abrego St. in Monterey and 1001 and 307 S. Main St. in Salinas. Pajaro Valley Bank offices are located at 655 Main St. in Watsonville and 17547 Vierra Canyon Road in Prunedale.

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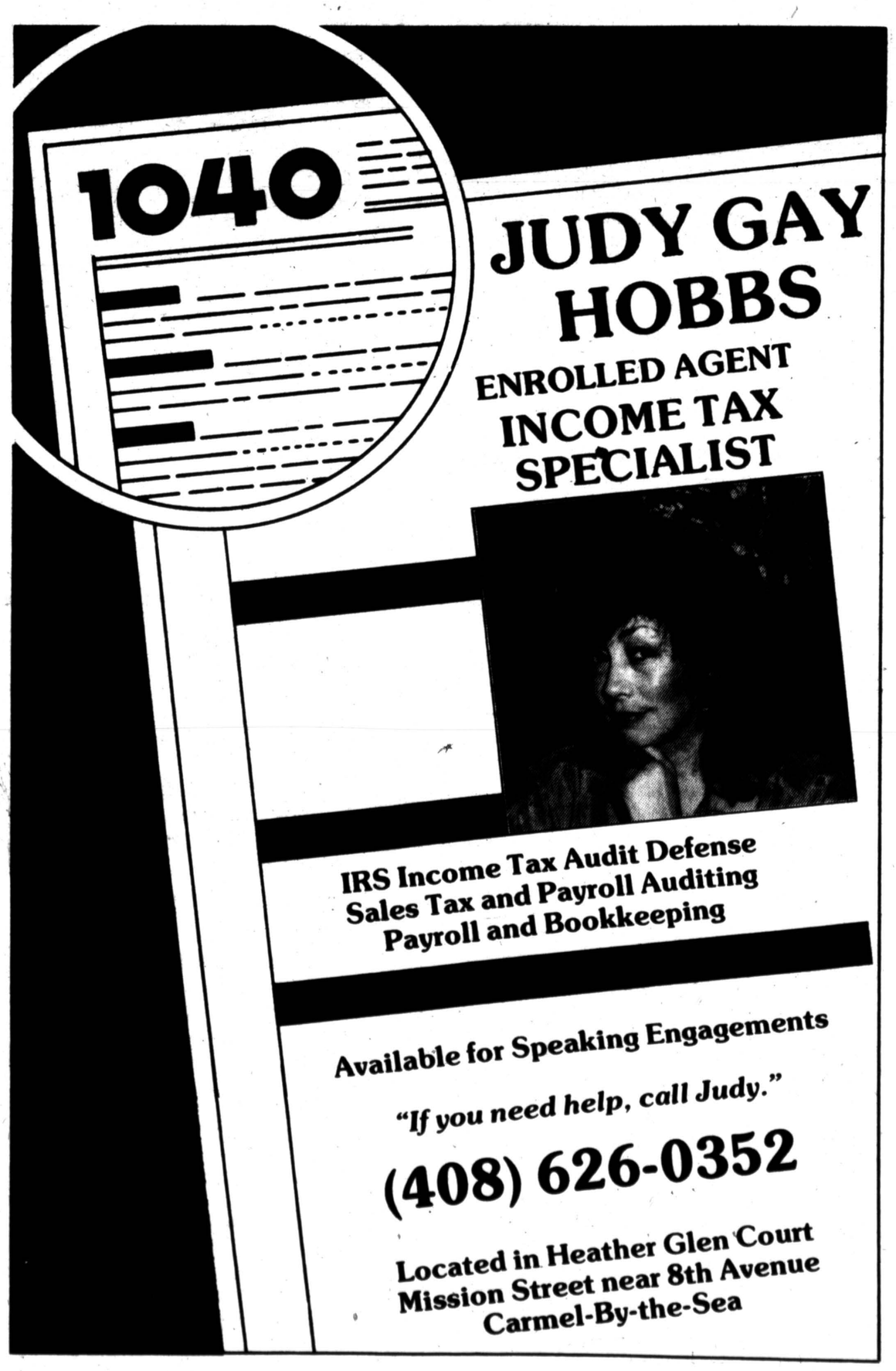

A-Quality-rated Monterey County Bank cares for clients

By CHARLES T. CHRIETZBERG, Jr.

MONTEREY COUNTY Bank is the oldest locally-owned and managed community bank in Monterey County. Our performance over the past several years has earned us the prestigious A-Quality Rating by Findley Reports for 1988 and 1989 and the Premiere Performing Bank Award for 1988. We expect to receive additional awards for the bank's 1990 performance.

Our current management team has been in place for well over three years and we are very proud to have their stability, quality and experience representing us.

Along with their exceptional banking knowledge, each of the members of our management team is totally involved and committed to the communities we serve. This commitment is reflected in the time and talent provided to organizations like: Rotary International, Meals on Wheels of the Monterey Peninsula; Community Hospital Auxiliary; the Economic Development Corporations of both Monterey and San Benito counties; Affordable Housing Corporation of Monterey County; Children's Services Center; Carmel Business Association; Monterey Peninsula, Pacific Grove, Carmel Valley, Salinas Area Chambers of Commerce; Monterey History and Art Association; United Way of the Monterey Peninsula; Family Service Agency; Natividad Mammography Fundraiser; American Cancer Society, and Hospice of the Central Coast, just to name a few.

Monterey County Bank is proud to be a part of the Monterey Peninsula area and, consequently, has made a commitment to provide the best possible service, with the most qualified individuals to carry out that commitment.

Our Small Business Administration (SBA) lending program continues to be one of the most active in Northern California. Our belief in small business being the "Backbone of America" has gained us Certified Lender status with the SBA and I was honored and proud to be named the Financial Services Advocate of the Year for 1990 by the Fresno District of the Small Business Association.

1990 was another profitable year for Monterey County Bank. Net profits and shareholders' equity increased over 1989 and our year-end capital-to-asset ratio was a strong 8.34 percent, which exceeds all regulatory requirements. Contrary to the national trend, our loan portfolio has *no* delinquent real estate loans. Our entire loan portfolio shows a delinquency ratio of less than 1 percent, well below the state average of 4.5 percent.

With the crisis in the Persian Gulf, the recession here at home and the current economic forecasts, it is a time for all of us to pull together, not only as a nation, but as a community ... right down to our own families. It is with this in mind that we at Monterey County Bank are looking forward to a year of challenges and rewards and we wish to take this opportunity to thank our valued present and future customers and to let you know that we will continue to work hard to serve your banking needs ... BECAUSE WE CARE!

CHARLES T. CHRIETZBERG, Jr.

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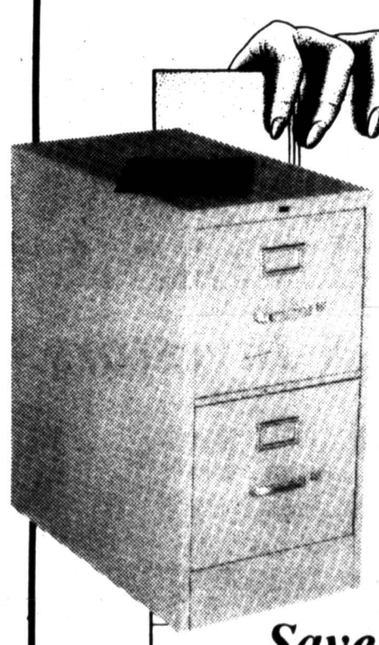

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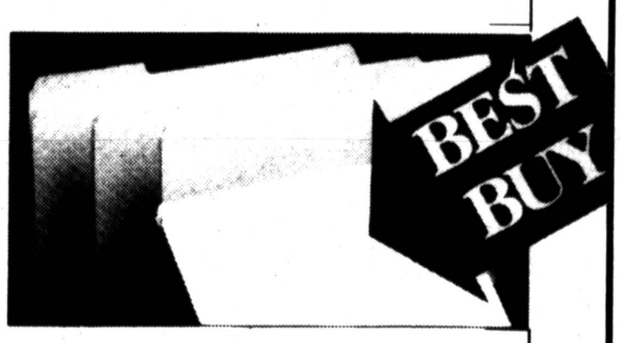

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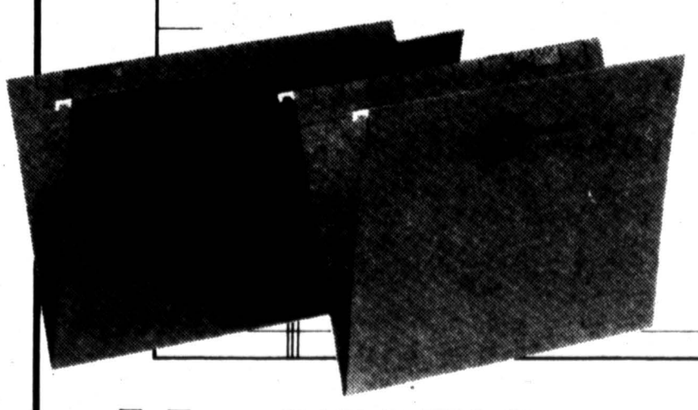

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Executive Tax Service eases strain of tax season

At A TIME when most people are relaxing after a busy holiday season, the people at Executive Tax Service are getting ready for their busy season – tax season!

Now is the time for people to gather together their tax-related documents for 1990 in order to get their tax returns prepared. For many people, this means considerable time spent sorting through bills, checks, receipts and papers. Additional valuable time can be spent studying tax forms, deciding what goes where and then getting it all down.

If you've never had help with this process and you are feeling overwhelmed or overextended, maybe this is the time to consult the professionals at Executive Tax Service. They can not only prepare your returns efficiently and expertly and answer all those questions you have, but also suggest ways to help improve your record-keeping procedures to save you time, energy and money.

Or maybe you are tired of paying high accountant's fees for a return that doesn't need that kind of expertise. The associates at Executive Tax Service are experts in the field of preparation for individuals, estates, trusts, non-profit organizations, partnerships, and corporations. They are available year-round for consultation, assistance and tax planning.

For full information about the services offered by Executive Tax Service, the premier tax preparation division of H & R Block, please call 624-3934, or stop by the office at 200 Clock Tower Place, Suite D-200, Carmel. It's the building with the clock tower on it near the Barnyard.

Sumitomo Bank managers attend Japanese seminar

IN DECEMBER three vice president/managers of the Sumitomo Bank of California attended a 10-day banking seminar in Japan. Mrs. Lynda Avey, vice president and manager of the Monterey office of Sumitomo Bank was one of the attendees.

Also in attendance were 11 other bankers who were from all parts of the world, i.e., Australia, Germany, England, Ireland, Hong Kong, Switzerland, Indonesia, New York and Hawaii. These attendees are also bankers working within the Sumitomo Group network sponsored by Sumitomo Bank Ltd.

The week-long seminar featured morning lectures and afternoon branch visitations, not to mention a taste of Japanese culture. One of the main banking differences that was obvious to the American bankers is that consumer checking accounts in Japan are not prevelant. Checking accounts are used primarily by commercial businesses.

For example, consumer customers open savings accounts and time certificates of deposit. Payrolls are directly deposited into their savings and, moreover, bills are automatically debited. If a savings account has insufficient funds to cover a debit, a loan is automatically transferred from the customer's certificate of deposit. They are then billed and the loan is then paid back within the month.

The attendees were fascinated by the extent of services and courtesies extended to customers in Japan. Branches have corporate service booths where employees serve green tea to customers. Tellers are equipped with their own cash counting machines, so lines move faster and customer waiting time is reduced. Post office boxes for customers may be located inside a branch. Many branches have a designated employee to stand by ATM machines and greet customers! These official greeters also serve a business purpose: they assist customers in making the myriad of transactions that can be conducted by Japan's advanced automated tellers.

The extent of branch traffic and ATM use can be unbelievable. One of Sumitomo Bank Ltd.'s largest branches, the Shibuya branch near Tokyo, handles an average of 10,000 transactions a day; approximately 70 percent of these transactions are conducted through ATMs! On the other hand, a relatively small branch which has only 13 employees is still able to handle 1,000 customers a day.

The attendees also visited the Tokyo Stock Exchange as well as taking the Bullet Train to Osaka, a visit to Kiyoto to see some of the temples and castles and what time left was spent shopping in the beautiful department stores in the Ginza district...

Pacific Western Bank receives outstanding evaluation

Continued from page 16

your statement on the screen ... you can even print it out if you want."

Pacific Western Bank is the area's oldest local community bank, founded in Santa Cruz in March of 1870. Designated last year as an A quality, Super Premier Performing Bank by the Findley Banking Newsletter, Pacific Western is also rated one of Northern California's safest banks by IDC Financial Publishing.

In October, it was the first bank in California to receive an outstanding evaluation on its Community Reinvestment Act performance. Only three percent of financial institutions nationally receive this recognition. In part, this federal regulatory evaluation recognized the banks's performance in assisting area communities following the earthquake in 1989.

In addition to its nine offices in Carmel, Monterey, Pacific Grove, Salinas and Prunedale, Pacific Western Bank serves Santa Cruz and Santa Clara Counties with 19 other local community offices.

When weighing precious stones, there are about 142 carats in an ounce.

ON HER recent business trip to Japan, Lynda Avey (center), vice president and manager of the Monterey office of Sumitomo Bank, met with Robert Nakano (left), vice president and manager of the Cupertino office, and Stanley Aoki (right), vice president and manager of the West Los Angeles branch.

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Based in Carmel Valley, Western Equipment Leasing Co. prides itself in providing businesses with a way to sidestep those costly equipment purchases that can often lead to decreased cash flow.

"We're experts in arranging lease financing for all types of clients and businesses," says Kolby Keel, president, adding that his clients include doctors, lawyers, restaurant owners as well as farmers. "We lease anything from small telephone systems and fax machines to office automation systems and jet airplanes."

Indeed, for the past three and one-half years, Western Equipment Leasing Co. has been assisting a local and international clientele.

"I concentrate primarily on the peninsula," says Keel, who has 20 years of experience in a wide variety of equipment financing. "I take personal interest in the peninsula, because it's where I live."

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VINTAGE PROPERTY MANAGEMENT

With more than 14 years of experience, half of those as a manager, owner Rosemarie Carter, can attend to your every need, from finding the tenants to keeping them – and you – content.

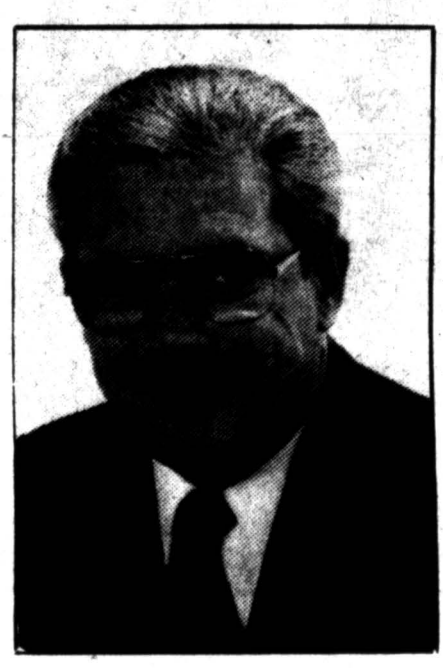
"Everything that needs to be done for your property, we take care of it," says Rosemarie. "We take care of full management of it – if you need a gardener, I'll get a gardener, or if there are plumbing problems, I'll call the plumber. I'll write the lease and find the tenants."

As a specialized business, she doesn't deal in managing apartment or condominium complexes, but for residential homes she can handle it all, whether its a quaint Carmel charmer or a stately Pebble Beach mansion, long or short term, leased residence or vacation rental.

"We take care of it," she says confidently.

Vintage Property Management is located on San Carlos between Seventh and Eighth avenues in Carmel. Call Rosemarie at 624-2930 and she'll arrange to meet you at the property, evaluate it, then tell you exactly how she can help you manage it.

Charles T. Chrietzberg, Jr.
Chairman & CEO



Fred Rowden
President

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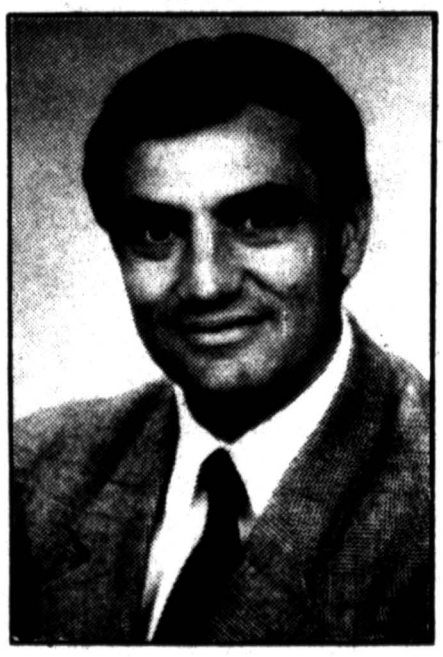
Pat Miniaci
Exec. Vice President



Jeffery E. Walbeck
Senior Vice President

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3785 VIA NONA MARIE, CARMEL RANCHO 625-43

sing solves cash flow woes

The company stands on the forefront of an industry that has blossomed over the past several years.

According to *Forbes Magazine*, leasing equipment just makes plain sense because "of the range of benefits that equipment leasing offers businesses."

It's no secret that leasing provides a viable option, with the U.S Department of Commerce forecasting a 7.5-percent increase in equipment leasing this year.

In other words, why tie up your money in equipment when you can use it for other areas of growth?

Says *Forbes*, "Even if you have a healthy company generating good profits, you may want to preserve your cash for certain needs ... equipment leasing gives you maximum capital conservation."

In addition to saving money, leasing allows companies increased flexibility by providing a hedge against equipment obsolescence.

Western Equipment Leasing Co. is well aware of rapid changes taking place in the high-tech industry and provides clients with special lease programs to ensure the latest in office equipment innovations.

In addition, despite the Tax Reform Act of 1986, equipment leasing still offers tax benefits.

Keel points out that Western Equipment Leasing Co. works closely in creating the ideal payment arrangements with clients.

"Leasing programs and procedures are specially designed to take the red tape out of financing capital equipment for businesses," he says, adding that leasing is much simpler that traditional bank loans.

For more information call 624-5757. Or stop into the offices of Western Equipment Leasing Co. at 26366 Carmel Rancho Lane, Suite D.

KOLBY KEEL serves as president of the Carmel Valley-based Western Equpment Leasing Co., which boasts a local and international clientele. (Wei Chang photo).

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